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ABSTRACT

The report presents education attainment and income data for selected years from 1956 to 1972 assembled from information collected in the Current Population Survey. It updates the information previously published in Current Population Reports, Series P-60, No. 56 and No. 74. Educational attainment estimates are limited to men with income. Included in the report are annual mean income and estimates of expected lifetime income in current dollars and in constant (1972) dollars, by educational attainment and age group, for all male and for male year-round full-time workers. In addition, procedures used to prepare lifetime income estimates, definitions and explanations of terms, and sources of data are included. (Author/RM)

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Consumer Income

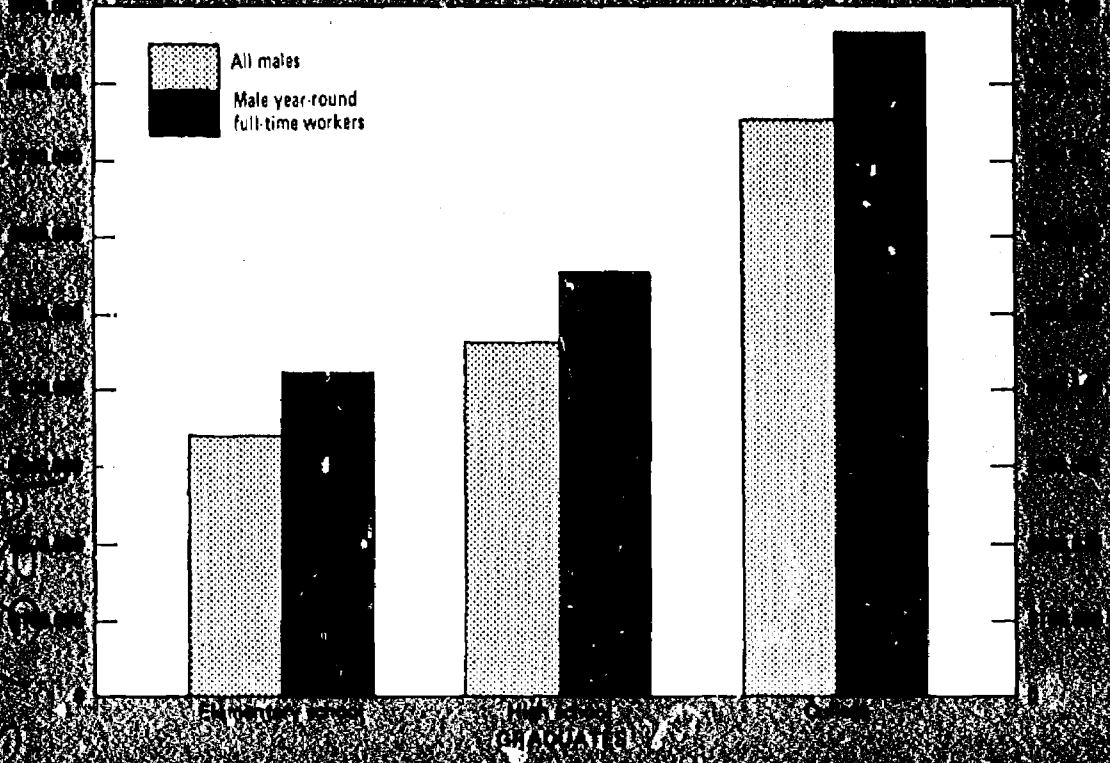
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ANNUAL MEAN INCOME, LIFETIME INCOME, AND EDUCATIONAL ATTAINMENT OF MEN IN THE UNITED STATES, FOR SELECTED YEARS, 1950 TO 1972

Figure 1. Estimated Lifetime Income in 1972 for All Male and Male Year-Round Full-Time Workers 18 Years Old and Over, by Educational Attainment

Income in dollars



50

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Annual Mean Income, Lifetime Income, and Educational Attainment of Men in the United States, for Selected Years, 1956 to 1972

INTRODUCTION

This report presents educational attainment and income data for selected years from 1956 to 1972 assembled from information collected in the Current Population Survey. It updates the information previously published for the period up to 1968 in Current Population Reports, Series P-60, No. 74 and No. 56. Educational attainment estimates in this report are limited to men with income and accordingly differ slightly from general education statistics relating to all men which are presented in table F. Included in the report are annual mean income and estimates of expected lifetime income in current dollars and in constant (1972) dollars, by educational attainment and age group, for all males and for male year-round full-time workers. In addition, procedures used to prepare lifetime income estimates, definitions and explanations of terms, and sources of data are included.

Prior to 1967, mean incomes and lifetime income estimates were computed on grouped data.¹ However, improved methodology introduced in 1967 permits the computation of data based on the use of actual income amounts in preparing the estimates. Therefore, for the years 1967 and 1968, lifetime income estimates and mean incomes of men are based on both grouped and ungrouped data to illustrate the differences engendered by the two estimation procedures. For more detailed explanation, see Current Population Reports, Series P-60, No. 74, "Annual Mean Income, Lifetime Income, and Education Attainment of Men in the United States, For Selected Years, 1956 to 1968," pages 20 to 22. It should be noted that since the estimates are based on a sample, they are subject to sampling variability. Moreover, as in all field surveys of income, the figures are subject to errors of response and nonreporting. Data on consumer income collected by the Bureau of the Census cover money income only (exclusive of certain money receipts such as capital gains) prior to deduction for taxes.

Mean Income and Educational Attainment

The educational attainment of the male population in the United States has increased considerably during the past 16 years. In March 1973, the median years of school completed by men 25 years old and over was 12.3 years, or

¹Estimates based on a series of estimated mean values for specific income class intervals. The mean income was obtained from a summation of the product of the average income and the proportion of males for each income level.

about the equivalent of a high school education, whereas in March 1957 it was 10.4 years (table F). Between March 1957 and March 1973, the proportion of males who terminated their schooling after 4 years of high school increased by about two-fifths and the proportion of males completing 4 or more years of college rose by two-thirds. As can be expected, there was a reduction in the proportion of men who terminated their schooling with elementary school, dropping from about 19 percent in March 1957 to roughly 12 percent in March 1973.

Although a large proportion of men end their formal education with a high school diploma, there has been an upward trend in the proportion of males completing their schooling beyond high school. In March 1959, about 8 percent of the 46.3 million males 25 years old and over had completed 1 to 3 years of college and in March 1973, about 12 percent of the 53.1 million males had attained this level of schooling--a gain of 48 percent. Between March 1959 and March 1973, men completing their formal education with a bachelor's degree rose from 6 percent to 9 percent. A relative gain was registered by men with post graduate studies completed. Men completing 5 or more years of college rose from 4 percent in March 1959 to 7 percent in March 1973.

In step with the rise in the educational attainment level of the male population in the United States, there has been significant changes in mean incomes received by men over the past 16 years. Thus, the mean income of all men 25 years old and over increased by 49 percent, from \$6,800 in 1956 (in constant 1972 dollars) to \$10,120 in 1972. An important factor in this increase is that more and more males are continuing their schooling which in turn provides the opportunity to enter into skilled occupations yielding higher income returns.

Although the mean income in terms of constant dollars for all men 25 years old and over rose from \$9,600 in 1971 to \$10,120 in 1972, a gain of about \$520 or 5 percent, gains were recorded for men in the 35 to 44 year age group. The mean income of men 35 to 44 years old was \$12,170 in 1972, \$800 higher than the \$11,370 mean income in 1971.

Table A shows that there is a progressive increase in income associated with each level of schooling. In 1972, men 25 years old and over who completed elementary school had a mean income of \$6,760 or \$1,520 more than men who started but did not finish elementary school. Male high school graduates reported a mean in-

come of \$10,430, or \$1,980 higher than high school nongraduates. Males who continued their education through the college level can expect to receive considerably higher incomes than males who terminate their schooling after 1 to 3 years of college training. The mean income of men who completed 4 or more years of college was \$16,200 in 1972, \$4,330 higher than the mean income of men who started college but did not graduate. The income differential of graduates versus non-graduates also existed by age group.

There are monetary gains associated with successfully achieving each identifiable educational plateau. Men 25 years old and over whose education terminated after 4 years of high school received a mean income of \$10,430 in 1972, or \$3,680 more than men whose formal schooling ended at the eighth grade level. Men with college degrees received a mean income of \$16,200, \$5,770 or 55 percent higher than men whose education terminated after receiving their high school diplomas.

Of the 6.9 million males 25 years old and over in the "\$1 to \$2,999 or loss" class interval in 1972, 19 percent completed elementary school, another 17 percent completed high school, and about 7 percent completed 4 or more years of college. In contrast, of the 9.1 million males in the "\$15,000 and over" class interval, about 4 percent completed their schooling with the eighth grade, another 29 percent concluded their education with a high school diploma and 42 percent received a college degree. The median years of school completed was 8.7 years for males 25 years old and over with incomes less than \$3,000, and for males in the highest income interval--\$15,000 and over--the median years of school completed was the equivalent of college experience--14.6 years.

Table E indicates that younger men (25 to 34 years old) have the highest levels of schooling completed. The median years of school completed for these men was 12.7 years in 1972, compared to about 8.7 years for men 65 years old and over. The median years of school completed for younger men in the lowest income interval was 4.3 years higher than for older men--12.4 years and 8.1 years, respectively. However, this difference in years of school completed dropped to 2.5 years for males in the \$15,000 and over interval--from 15.4 years to 12.9 years.

The mean income of males completing just 4 years of college was lowest for the younger and older age groups--averaging about \$11,500 in 1972--indicating that the younger age group (25 to 34 years old) is completing their formal education before entering the labor force and that the older age group (65 years old and over) is retiring from the labor force. The income differential between the younger and older men

and those in the middle age bracket was substantial, where the mean income was \$17,480 for men 35 to 44 years old; \$19,410 for men 45 to 54 years old; and \$17,200 for men 55 to 64 years old. Even for males completing their post graduate studies, which is usually done while being gainfully employed in the labor force, the income differentials was still substantial.

In addition to education, work experience is also an important variable closely associated with income. Among the 52.6 million men 25 years old and over with income in 1972, 66 percent were year-round full-time workers. In 1972, the mean income (\$12,350) of men 25 years old and over working year round full time was 22 percent higher than for all men with income. This difference varied by age groupings. The difference was especially great when mean incomes of men 65 years old and over were compared against each other. Thus, in the 65 years old and over group, the mean income (\$10,550) of male year-round full-time workers was 96 percent higher than that (\$5,380) of all men with income in this age group. In contrast, the comparable ratio was only about 9 percent higher for men in the 35 to 44 year age group.

The mean income of male high school graduates 25 years old and over working 50 to 52 weeks in 1972 was \$11,570, or 27 percent higher than elementary school graduates with comparable work experience. Similarly, men completing 4 or more years of college had a mean income of \$17,880, \$6,310 or 55 percent higher than high school graduates. Among men working 50 to 52 weeks and who were college graduates the mean income of those men with 5 or more years of schooling was \$18,980, \$2,010 or 12 percent higher than those men with 4 years of schooling (\$16,970).

Between 1967 and 1972, the mean income (in terms of constant dollars) of male year-round full-time workers 25 years old and over increased from \$10,440 to \$12,350, a rise of about one-fifth, compared with a rise of about 15 percent for all males 25 years old and over. Among male year-round full-time workers, the mean income for those completing 4 or more years of college was \$17,880 in 1972 compared with \$16,030 five years ago.

Lifetime Income Estimates

In this report, lifetime income estimates for different educational categories, based on data for specific years, represent a summation of the products of both mean income estimates of different age and education groups and the number of survivors in the comparable population out of 100,000 at birth from an initial stipulated age to a terminal one, divided by the comparable number out of 100,000 at birth who survived to the

initial stipulated age. Thus, lifetime income estimates are a measure of the incomes that could be expected on the average by members of specific education groups in a lifetime (or for any specified span of years) if the mean income estimates by age and education, and life expectancy rates, did not change from those existing in the reference year, e.g., 1972.

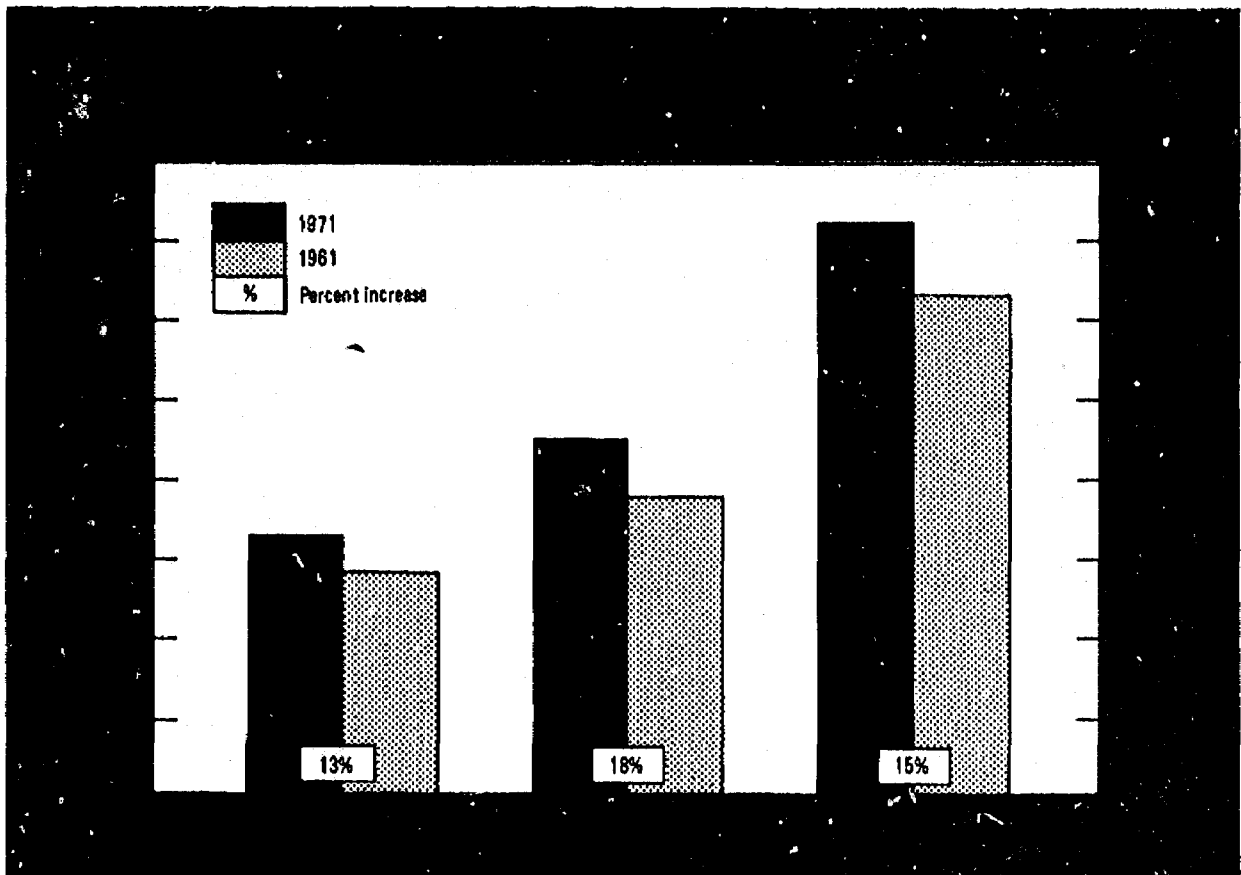
The estimated lifetime income of all men from age 18 to death increased from \$322,000 in 1956 (in 1972 dollars) to \$471,000 in 1972, \$149,000 or 46 percent.

In 1972, men who completed high school could expect to receive from age 18 to death about \$479,000 during their lifetime, or \$135,000 more than men who completed only elementary school. The estimated lifetime income in 1972 of men completing 4 or more years of college was \$279,000 higher than those who had completed only high school.

Additional schooling is associated with a substantial increase in lifetime income. As usual, the greatest income gains were at the college level. In 1972, men with 1 to 3 years of college training can expect to receive more than one-half of a million dollars in their lifetime, whereas for men with 4 or more years of college the estimated lifetime income was about three-quarters of a million dollars.

The estimated lifetime income of all men from age 25 to death was \$448,000 in 1972, a gain of about \$24,000 or 6 percent over the 1971 estimated lifetime income.

Between 1967 and 1972, the estimated lifetime income in terms of constant dollars of all men from age 25 to death increased from \$385,000 to \$448,000, a gain of \$63,000 or 16 percent. However, for male year-round full-time workers, the estimated lifetime income was \$542,000 in 1972, \$86,000 or 19 percent over the five-year period.



Mean Income Data on a Cohort Basis

The presentation of income data for the years 1971 and 1961 in terms of birth cohorts shifts the analytic emphasis from describing changes in mean income annually in the economy to describing changes in mean income of particular cohorts as they move through their respective life cycles. The three male birth cohorts for which comparisons can be made are 1927 to 1936, 1917 to 1926, and 1907 to 1916 (table C). With a few exceptions, the largest absolute and relative increase in mean income by educational attainment was for the 1927 to 1936 birth cohort, i.e., those 25 to 34 years old in 1961 but who were 35 to 44 years old in 1971. Within this cohort, those completing 4 or more years of college had a \$7,750 increase in mean income, a gain of 74 percent over the 1961 mean income. Within this educational group, those with 5 or more years of college had a \$8,730 increase in mean income, representing about 83 percent increase over the 1961 income level. With a few exceptions, the smallest gains in mean incomes between 1961

and 1971 were for the cohort born during 1907 to 1916 (those who were 45 to 54 years old in 1961 and 55 to 64 years old in 1971).

Between 1961 and 1971, men completing 4 or more years of college and born between 1927 and 1936 (those who were 25 to 34 years old in 1961 and 35 to 44 years old in 1971) had average annual income increases of 7.4 percent; whereas during the same time period, men who were 10 years older had annual increases of about 3.5 percent; and those who were 20 years older had annual gains of about 1.1 percent.

As also shown in table C, it appears that the same general type of relationship as found for the 1961 and 1971 data also applies for the 1956 and 1966 data. Thus, men completing 4 or more years of college and born during 1922 to 1931 (those who were 25 to 34 years old in 1956 and who were 35 to 44 years old in 1966) had the highest rate of increase in mean income over the ten-year period as compared with the other age cohorts.

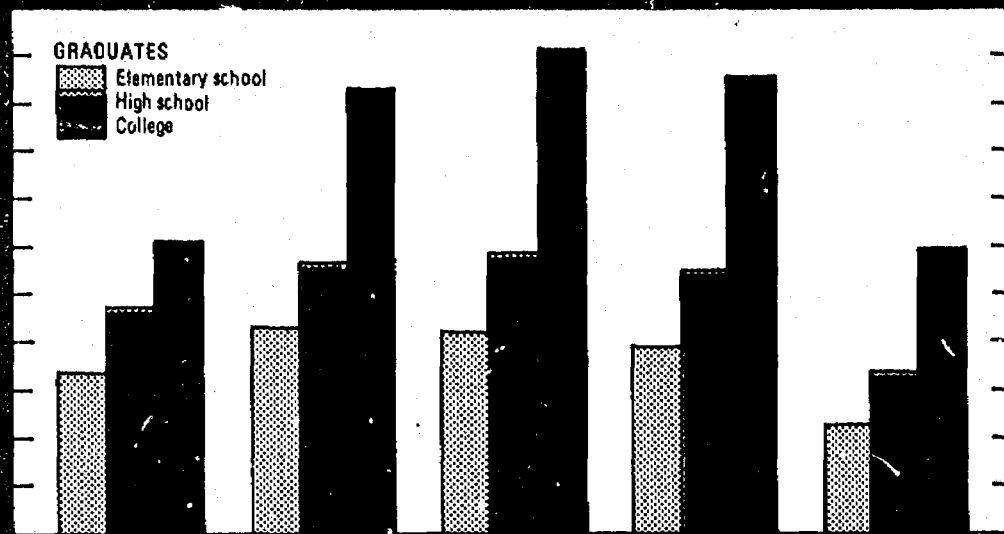


Table B. Lifetime Income in 1956 to 1972 Based on Arithmetic Means for Men in Selected Age Groups, by Years of School Completed
(In 1972 dollars)

Years of school completed and selected age group	Computed from ungrouped data ¹							Computed from grouped data ²						
	1972	1971	1970	1969	1968	1967 ³	1966	1964	1963	1961	1958	1956		
INCOME FROM AGE 18 TO DEATH														
Total.....	\$470,746	\$444,569	\$440,749	\$443,330	\$429,750	\$406,214	\$413,271	\$440,316	\$370,421	\$356,936	\$372,278	\$321,557		
Elementary: Less than 8 years.....	279,497	256,443	255,604	257,093	256,617	236,174	243,333	264,438	217,865	212,421	217,421	202,303		
High school: 1 to 3 years.....	343,730	324,348	320,684	340,539	326,638	313,347	317,687	342,962	285,383	287,045	287,612	274,988		
College: 1 to 3 years.....	389,204	374,796	373,566	378,659	370,559	354,636	365,916	382,782	331,279	329,481	329,081	310,500		
4 years.....	476,873	456,964	449,947	454,602	446,026	427,331	436,814	459,950	412,254	407,677	402,912	379,628		
5 years or more.....	543,435	522,879	532,075	530,064	509,962	489,712	507,692	524,038	469,104	464,671	415,771	426,042		
4 years or more.....	757,923	729,719	714,746	730,674	730,674	706,341	696,329	696,329	646,013	627,658	601,504	573,298		
4 years.....	710,564	680,971	662,806	693,361	701,998	628,654	634,405	681,966	602,469	600,079	576,753	(NA)		
5 years or more.....	622,759	763,482	777,405	795,362	764,566	729,965	756,321	773,456	659,223	664,498	637,343	(NA)		
INCOME FROM AGE 25 TO DEATH														
Total.....	447,628	423,964	419,488	423,146	409,451	385,293	391,088	418,100	350,807	337,256	292,776	300,540		
Elementary: Less than 8 years.....	260,307	238,311	236,481	239,229	235,594	217,699	223,400	242,654	203,365	199,373	173,735	187,654		
High school: 1 to 3 years.....	371,023	369,921	363,326	360,882	363,548	349,119	344,444	364,900	277,582	280,590	280,462	285,185		
College: 1 to 3 years.....	452,086	427,198	425,125	420,947	420,947	402,242	412,576	433,993	396,453	389,046	374,301	350,880		
4 years.....	525,343	506,105	516,070	515,015	493,994	473,277	490,606	507,399	454,930	454,278	400,667	412,366		
4 years or more.....	731,315	706,394	687,308	714,740	704,383	653,576	670,560	696,698	602,716	611,084	568,483	551,597		
4 years.....	686,227	656,473	634,434	664,323	675,037	609,393	625,803	653,014	574,107	579,080	501,463	(NA)		
5 years or more.....	785,778	764,869	751,383	775,603	739,474	703,521	730,056	747,483	635,913	642,017	621,700	(NA)		
INCOME FROM AGE 18 TO 64														
Total.....	424,571	400,134	399,136	402,030	388,263	368,175	376,338	398,434	334,415	321,091	283,906	280,591		
Elementary: Less than 8 years.....	250,893	227,433	229,398	230,986	230,797	212,003	218,472	238,100	193,919	188,326	165,973	179,640		
High school: 1 to 3 years.....	305,071	286,974	294,336	300,780	296,124	280,206	285,772	306,178	266,194	263,280	228,731	244,883		
College: 1 to 3 years.....	420,828	396,682	396,682	403,806	394,541	380,034	390,830	408,706	363,209	359,566	323,530	276,225		
4 years.....	480,324	459,163	446,068	469,148	445,079	431,247	450,900	460,924	417,822	409,895	377,341	331,962		
4 years or more.....	635,847	633,843	632,372	642,511	634,291	599,984	609,912	626,768	555,903	530,996	514,069	500,425		
4 years.....	615,847	592,004	589,506	613,273	613,073	553,495	583,242	596,393	530,870	517,320	465,142	(NA)		
5 years or more.....	711,584	681,200	682,856	676,755	656,738	629,966	661,677	664,804	577,460	555,147	543,030	(NA)		
INCOME FROM AGE 25 TO 64														
Total.....	400,496	378,848	377,237	380,240	366,400	346,742	353,692	375,650	314,376	300,978	264,056	269,200		
Elementary: Less than 8 years.....	294,185	267,750	272,083	279,890	272,466	250,323	260,160	281,463	242,690	234,317	198,881	184,438		
High school: 1 to 3 years.....	323,716	314,940	313,385	310,643	296,208	280,206	289,519	306,178	266,194	263,280	234,317	234,704		
College: 1 to 3 years.....	393,151	372,187	371,013	374,605	368,733	354,307	363,390	382,653	330,209	327,341	270,432	286,464		
4 years.....	461,264	441,413	446,058	453,207	428,242	414,333	429,376	443,452	383,023	384,262	333,262	307,471		
4 years or more.....	627,296	609,048	603,670	617,741	606,663	594,519	601,615	627,449	529,023	504,527	460,469	477,642		
4 years.....	590,653	566,145	560,012	567,280	564,307	528,008	533,749	563,537	460,689	460,469	439,260	(NA)		
5 years or more.....	671,862	658,582	655,386	665,256	632,208	608,258	638,811	634,167	564,339	551,360	546,350	(NA)		

NA Not available.
¹Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.
²Estimates based on a series of estimated mean values for specific income class intervals.

Table C. Mean Income in 1956, 1961, 1966, and 1971 of Men, by Selected Periods of Birth and Years of School Completed
(Based on grouped data. In 1972 dollars)

Period of birth	Age in 1961	Years of school completed	Mean income:		Increase, 1961 to 1971		Period of birth	Age in 1966	Years of school completed	Mean income:		Increase, 1966 to 1966		Percent
			1971 (1)	1961 (2)	1961 (3)	Percent (4)				1966 (1)	1966 (2)	Amount (3)	Percent (4)	
1927 to 1936.....	25 to 34 years old..	Elementary: Less than 8 years..	56,275	34,270	21,955	46	1922 to 1931.....	25 to 34 years old..	Elementary: Less than 8 years..	25,777	34,082	8,305	42	(8)
		8 years.....	8,002	2,363	2,363	42	8 years.....		7,676	2,500	2,500	38		
		High school: 1 to 3 years.....	9,306	6,539	2,754	47	High school: 1 to 3 years.....		8,021	6,757	2,064	31		
1917 to 1928.....	35 to 44 years old..	4 years.....	10,998	7,492	3,506	47	4 years or more.....	10,381	7,365	3,016	41			
		College: 1 to 3 years.....	13,227	8,065	5,142	64	College: 1 to 3 years.....	12,711	8,198	4,513	55			
		4 years or more.....	18,214	10,463	7,751	74	4 years or more.....	16,798	9,052	7,747	65			
1907 to 1918.....	45 to 54 years old..	5 years or more..	17,254	10,443	6,811	65	5 years or more..	15,917	10,181	5,736	68			
		Elementary: Less than 8 years..	19,292	10,557	8,735	83	Elementary: Less than 8 years..	18,119	10,181	7,938	78			
		8 years.....	6,520	5,171	1,349	26	8 years.....	5,698	4,818	880	18			
1907 to 1918.....	45 to 54 years old..	High school: 1 to 3 years.....	8,567	6,702	1,865	28	High school: 1 to 3 years.....	7,488	6,488	1,000	17			
		4 years.....	9,711	7,497	2,214	30	4 years.....	9,260	7,258	2,004	26			
		College: 1 to 3 years.....	11,618	8,966	2,653	30	College: 1 to 3 years.....	10,890	8,729	2,064	24			
1907 to 1918.....	45 to 54 years old..	4 years or more.....	13,728	11,302	2,426	22	4 years or more.....	12,534	10,205	2,329	21			
		Elementary: Less than 8 years..	19,432	14,443	4,989	35	Elementary: Less than 8 years..	18,540	13,860	4,680	34			
		8 years.....	1,599	14,008	4,591	33	8 years.....	17,335	13,460	3,875	34			
1897 to 1908.....	55 to 64 years old..	5 years or more..	20,492	15,316	5,176	34	5 years or more..	20,243	15,181	5,062	38			
		High school: 1 to 3 years.....	5,338	4,980	358	11	High school: 1 to 3 years.....	5,084	4,672	412	9			
		4 years.....	7,312	7,011	301	4	4 years.....	7,107	6,412	695	11			
1897 to 1908.....	55 to 64 years old..	College: 1 to 3 years.....	8,785	7,822	963	12	College: 1 to 3 years.....	8,476	7,274	1,202	17			
		4 years or more.....	10,427	9,264	1,163	13	4 years or more.....	10,049	8,849	1,200	15			
		Elementary: Less than 8 years..	13,644	11,884	1,760	15	Elementary: Less than 8 years..	11,254	11,008	246	2			
1897 to 1908.....	55 to 64 years old..	8 years.....	18,163	16,413	1,750	11	8 years.....	17,429	16,152	1,277	8			
		High school: 1 to 3 years.....	16,354	15,223	1,031	7	High school: 1 to 3 years.....	16,202	15,107	1,095	8			
		4 years or more.....	20,233	18,273	1,960	11	4 years or more.....	18,687	16,181	2,506	16			
1897 to 1908.....	55 to 64 years old..	5 years or more..	(X)	4,820	(X)	(X)	5 years or more..	(X)	4,428	(X)	(X)	(X)	(X)	
		Elementary: Less than 8 years..	(X)	6,705	(X)	(X)	Elementary: Less than 8 years..	(X)	5,969	(X)	(X)	(X)	(X)	
		8 years.....	(X)	7,983	(X)	(X)	8 years.....	(X)	6,488	(X)	(X)	(X)	(X)	
1897 to 1908.....	55 to 64 years old..	High school: 1 to 3 years.....	(X)	8,915	(X)	(X)	High school: 1 to 3 years.....	(X)	8,706	(X)	(X)	(X)	(X)	
		4 years.....	(X)	10,959	(X)	(X)	4 years.....	(X)	9,560	(X)	(X)	(X)	(X)	
		College: 1 to 3 years.....	(X)	14,510	(X)	(X)	College: 1 to 3 years.....	(X)	13,442	(X)	(X)	(X)	(X)	
1897 to 1908.....	55 to 64 years old..	4 years or more.....	(X)	14,503	(X)	(X)	4 years or more.....	(X)	13,442	(X)	(X)	(X)	(X)	
		5 years or more..	(X)	(8)	(X)	(X)	5 years or more..	(X)	(8)	(X)	(X)	(X)	(X)	

8 Base less than 200,000.
NA Not available.
X Not applicable.

Table D. Components of Change in Mean Income of Men Between 1961 and 1971 and Between 1956 and 1966, by Selected Age Cohorts and Years of School Completed

Years of school completed	1961 and 1971						1956 and 1966					
	Income gains and losses			Annual rate of increase and decrease in income			Income gains and losses			Annual rate of increase and decrease in income		
	Based on cohort data ¹	Based on cross-section data ²	Difference ³	Based on cohort data ¹	Based on cross-section data ²	Difference ³	Based on cohort data ¹	Based on cross-section data ²	Difference ³	Based on cohort data ¹	Based on cross-section data ²	Difference ³
	(1)	(2)	(3)	(4)	(5)	(6)	(1)	(2)	(3)	(4)	(5)	(6)
	25 TO 34 YEARS OLD IN 1961 AND 35 TO 44 YEARS OLD IN 1971						25 TO 34 YEARS OLD IN 1956 AND 35 TO 44 YEARS OLD IN 1966					
Elementary: Less than 8 years..	\$1,935	\$901	\$1,034	4.6	2.1	2.5	\$1,695	1,736	\$959	4.2	1.8	2.4
8 years.....	2,363	1,063	1,300	4.2	1.9	2.3	2,030	850	1,180	3.6	1.5	2.1
High School: 1 to 3 years.....	2,736	947	1,809	4.2	1.4	2.8	2,064	669	1,495	3.1	0.8	2.3
4 years.....	3,506	1,474	2,032	4.7	2.0	2.7	3,016	1,378	1,641	4.1	1.9	2.2
College: 1 to 3 years.....	5,142	3,217	1,925	6.4	4.0	2.4	4,513	2,107	2,406	5.5	2.6	2.9
4 years or more....	7,751	3,980	3,771	7.4	3.8	3.6	7,717	4,808	2,909	8.5	5.3	3.2
4 years.....	6,811	3,585	3,226	6.5	3.4	3.1	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
5 years or more..	8,735	4,759	3,976	6.3	4.8	3.8	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
	35 TO 44 YEARS OLD IN 1961 AND 45 TO 54 YEARS OLD IN 1971						35 TO 44 YEARS OLD IN 1956 AND 45 TO 54 YEARS OLD IN 1966					
Elementary: Less than 8 years..	\$1,349	-\$161	\$1,540	2.6	-0.4	3.0	\$670	-\$148	\$1,018	1.8	-0.3	2.1
8 years.....	1,865	309	1,556	2.1	0.5	2.3	1,190	-89	1,276	1.8	-0.1	1.8
High school: 1 to 3 years.....	2,214	325	1,889	3.0	0.4	2.9	1,914	-92	1,966	2.6	-0.1	2.7
4 years.....	2,853	298	2,355	3.0	0.3	2.7	2,084	120	1,964	2.4	0.1	2.3
College: 1 to 3 years.....	2,436	582	1,854	2.2	0.5	1.7	3,229	703	2,526	3.1	0.7	2.4
4 years or more....	4,989	1,970	3,019	3.5	1.4	2.1	4,720	2,292	2,428	3.4	1.7	1.7
4 years.....	4,591	1,315	3,276	3.3	0.9	2.4	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
5 years or more..	5,179	2,937	2,219	3.4	1.9	1.5	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
	45 TO 54 YEARS OLD IN 1961 AND 55 TO 64 YEARS OLD IN 1971						45 TO 54 YEARS OLD IN 1956 AND 55 TO 64 YEARS OLD IN 1966					
Elementary: Less than 8 years..	\$356	-\$160	\$718	1.1	-0.3	1.4	\$412	-\$246	\$658	0.9	-0.5	1.4
8 years.....	301	-306	607	0.4	-0.4	0.8	695	-444	1,139	1.1	-0.7	1.8
High school: 1 to 3 years.....	991	181	800	1.2	0.2	1.0	1,202	-789	1,988	1.7	-1.1	2.8
4 years.....	1,165	-349	1,514	1.3	-0.4	1.7	1,294	-134	1,428	1.6	-0.2	1.7
College: 1 to 3 years.....	1,760	-925	2,685	1.5	-0.8	2.3	346	-1,428	1,774	0.3	-1.3	1.6
4 years or more....	1,750	-1,803	3,553	1.1	-1.2	2.3	1,271	-2,710	3,981	0.8	-1.7	2.5
4 years.....	1,031	-820	1,851	0.7	-0.5	1.2	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
5 years or more..	1,930	(X)	(X)	1.1	(X)	(X)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)

NA Not available. X Not applicable.

¹Actual change over the decade, i.e., between 1961 and 1971. (Based on cohort data.)

Column 1 was obtained from table C, column 3.

Column 4 was obtained from table C, column 4, and then divided by 10 years for annual rate of increase.

²Change associated with pure "aging." (Based on cross-section data.)

Column 2 was derived from table C, column 2, by subtracting the mean income for the younger age cohort from the mean income for the succeeding older age cohort.

Example: \$6,702 (Mean income in 1961 of men 35 to 44 years old with 8 years elementary school completed)

-5,639 (Mean income in 1961 of men 25 to 34 years old with 8 years elementary school completed)

\$1,063 (Change associated with age)

Column 3 was derived by dividing \$1,063 by \$5,639 and then dividing the results by 10 years for annual rate of increase.

Example: $\frac{\$1,063}{\$5,639}$ = 19 percent ÷ 10 years for annual rate of increase.

³Change due to productivity and other growth factors. (Difference)

Column 3 was obtained by subtracting algebraically column 2 from column 1.

Column 6 was obtained by subtracting algebraically column 5 from column 4.

METHODOLOGICAL PROCEDURE TO ESTIMATE LIFETIME INCOME

1. Method Used to Prepare Estimates in Tables B, 6, 7, and 8.

Lifetime income estimates for men are estimated by (1) multiplying a cross-sectional survivor population for each age group with mean income estimates; (2) summing these products; and (3) dividing aggregate income by a stationary population at a given age. For each year, the surviving (stationary) population includes males per 100,000 born alive who reach a certain age level. The mean income represents the average of a group of income recipients for a given age and educational attainment category. The stationary population used to divide the aggregate covers males reaching the age level at the lower bound of the time interval, e.g., 18 years of age. In symbols:

$$L_i = \frac{1}{x_m} \left(\sum_{j=m}^n z_j Y_{ij} \right)$$

- i = Educational attainment group.
- m = Age at lower bound of time interval.
- n = Age at upper bound of time interval.
- L_i = "Lifetime" income for the i th educational attainment group.
- X_m = Surviving male population per 100,000 born alive who reach m years of age.
- Z_j = Surviving male population per 100,000 born alive within j th age group.
- Y_{ij} = Mean income for men with i th education within j th age group.

The data for the surviving male population and an illustration of the computation procedures are presented in tables G and H.

2. Method Used to Prepare Estimates in Tables 9 to 29.

The following formula describes the basic method used to prepare the estimates, showing the present value of the expected income from any given age through age 64.

$$V_A = \frac{64}{N-A} \frac{Y_N P_N (1+X)^{N-A+1/2}}{(1+R)}$$

V_A = The present value of the total sum of income received between a given age A and age 64.

Y_N = The average (mean) annual income at age N . These single year of age estimates were obtained by fitting a parabolic function to the age-group data shown in tables A, 3, 4, and 5.

P_N = The relative number of survivors at age N of those alive at age A . The underlying data are presented in *Vital Statistics of the United States*, Vol. 11, Section 5, Life Tables.

X = Assumed annual increase in income due to rising productivity. Four different values are used: 0 percent, 2 percent, 3 percent, and 4 percent. This factor is added to the equation to allow for the fact that in a growing economy, "every individual may expect an upward trend in his own income, superimposed on the cross-sectional pattern for a given year."² It is an adjustment for the growth in productivity in the economy, not for the inflation of prices.

R = The rate of discount used to convert future income to their present values. Four different rates of discount are used: 0 percent, 3 percent, 5 percent, and 7 percent.

For many purposes, it is important to estimate the present value of lifetime income less the cost of maintenance for the individual worker. To facilitate the preparation of such estimates, table 29 shows the maintenance costs under alternative assumptions. All variables are used with the same meanings as above. M represents the maintenance costs; values used were 0, \$1,000, \$2,000, \$3,000, and \$4,000. To obtain the present value of lifetime income, less maintenance, the values in table 29 should be subtracted from those shown in tables 9 to 28 for each age.

$$M_A = \sum_{N=A}^{64} \frac{MP_N (1+X)^{N-A+1/2}}{(1+R)}$$

For more detailed definitions of the terms and concepts used to prepare the estimates, see U.S. Bureau of the Census, Present Value of Estimated Lifetime Earnings, Technical Paper No. 16.

²H.S. Houthakker, "Education and Income," *Review of Economic Statistics*, February 1959, p. 27.

Table E. Percent Distribution of Men 25 Years Old and Over by Total Money Income In 1972, Years of School Completed, and Age

Age and total money income	Total		Years of school completed							Median school years completed	
			Elementary school		High school		College				
	Number (thousands)	Percent distribution	Less than 8	8	1 to 3	4	1 to 3	4 or more			
							Total	4	5 or more		
25 YEARS OLD AND OVER											
Number with income....thousands..	52,576	(X)	6,818	6,057	8,034	16,898	6,326	8,414	4,668	3,807	12.3
Percent with income.....	52,570	100.0	13.0	11.5	15.3	32.1	12.0	16.0	8.8	7.2	12.3
\$1 to \$2,999 or loss.....	8,891	100.0	38.0	19.1	14.7	16.7	7.0	6.5	3.8	2.7	8.7
\$3,000 to \$4,999.....	5,974	100.0	25.4	21.4	17.5	21.5	7.3	6.9	3.7	3.2	9.8
\$5,000 to \$6,999.....	6,367	100.0	16.8	16.1	20.3	30.2	9.2	7.4	4.2	3.3	11.5
\$7,000 to \$9,999.....	10,708	100.0	9.3	10.9	18.8	39.5	11.7	9.9	6.1	3.7	12.3
\$10,000 to \$14,999.....	13,582	100.0	4.7	7.1	14.8	41.8	15.3	16.2	9.4	6.8	12.6
\$15,000 and over.....	9,077	100.0	1.7	3.5	7.3	29.1	16.4	42.1	21.2	20.9	14.8
Mean income.....	\$10,125	(X)	\$5,235	\$6,756	\$8,449	\$10,433	\$11,867	\$16,201	\$15,256	\$17,346	(X)
25 TO 34 YEARS OLD											
Number with income....thousands..	13,462	(X)	565	546	1,730	5,312	2,389	2,900	1,614	1,285	12.7
Percent with income.....	13,462	100.0	4.3	4.1	12.9	39.5	17.7	21.5	12.0	9.5	12.7
\$1 to \$2,999 or loss.....	1,095	100.0	13.3	9.8	15.9	24.9	16.1	17.1	8.4	8.7	12.4
\$3,000 to \$4,999.....	1,235	100.0	10.4	8.9	19.6	30.9	15.7	16.4	8.7	7.7	12.4
\$5,000 to \$6,999.....	1,839	100.0	7.9	6.4	19.8	39.4	15.1	11.4	7.1	4.4	12.4
\$7,000 to \$9,999.....	3,499	100.0	2.8	3.7	13.7	48.0	17.6	14.1	9.0	5.1	12.6
\$10,000 to \$14,999.....	4,089	100.0	1.3	2.1	8.9	43.3	19.7	24.8	14.3	10.5	12.9
\$15,000 and over.....	1,706	100.0	0.8	1.3	5.7	28.3	17.6	46.3	22.5	23.8	15.4
Mean income.....	\$9,628	(X)	\$5,899	\$6,749	\$7,856	\$9,451	\$9,848	\$12,165	\$11,553	\$12,932	(X)
35 TO 44 YEARS OLD											
Number with income....thousands..	10,854	(X)	892	736	1,619	3,980	1,412	2,215	1,138	1,077	12.5
Percent with income.....	10,854	100.0	8.2	6.8	14.9	36.7	13.0	20.4	10.5	9.9	12.5
\$1 to \$2,999 or loss.....	603	100.0	27.5	9.8	19.6	23.9	10.3	9.0	5.0	4.0	10.9
\$3,000 to \$4,999.....	702	100.0	22.2	14.7	19.6	27.9	8.3	7.4	3.6	3.8	11.0
\$5,000 to \$6,999.....	1,131	100.0	16.1	13.9	21.4	33.2	9.0	6.4	2.4	4.0	11.8
\$7,000 to \$9,999.....	2,296	100.0	9.4	9.0	19.3	42.7	11.1	8.5	4.5	3.9	12.3
\$10,000 to \$14,999.....	3,359	100.0	4.1	4.5	15.4	45.5	15.0	15.5	8.8	6.7	12.6
\$15,000 and over.....	2,764	100.0	1.3	2.1	5.9	27.4	15.6	47.8	23.7	24.1	15.6
Mean income.....	\$12,172	(X)	\$7,010	\$8,308	\$9,458	\$11,312	\$12,858	\$18,545	\$17,480	\$19,672	(X)
45 TO 54 YEARS OLD											
Number with income....thousands..	11,157	(X)	1,263	1,176	1,932	3,825	1,287	1,674	959	715	12.3
Percent with income.....	11,157	100.0	11.3	10.5	17.3	34.3	11.5	15.0	8.6	6.4	12.3
\$1 to \$2,999 or loss.....	835	100.0	27.7	15.1	19.4	23.9	6.0	5.9	3.7	2.2	10.1
\$3,000 to \$4,999.....	778	100.0	31.3	20.4	17.2	22.3	6.5	2.3	1.5	0.3	8.9
\$5,000 to \$6,999.....	1,150	100.0	21.1	15.0	24.6	27.1	6.4	5.8	3.8	2.0	10.7
\$7,000 to \$9,999.....	2,292	100.0	12.9	13.5	22.2	36.7	8.7	5.9	3.5	2.4	12.0
\$10,000 to \$14,999.....	3,405	100.0	6.3	9.3	18.8	42.0	12.7	10.9	6.8	4.2	12.4
\$15,000 and over.....	2,899	100.0	1.4	3.4	7.5	31.8	17.9	38.3	20.8	17.5	14.0
Mean income.....	\$12,092	(X)	\$6,834	\$8,436	\$9,586	\$11,774	\$14,839	\$20,133	\$19,414	\$21,096	(X)
55 TO 64 YEARS OLD											
Number with income....thousands..	8,836	(X)	1,499	1,505	1,587	2,479	805	962	526	436	11.7
Percent with income.....	8,836	100.0	17.0	17.0	18.0	28.1	9.1	10.9	6.0	4.9	11.7
\$1 to \$2,999 or loss.....	1,250	100.0	37.6	22.1	15.7	14.2	5.5	4.8	3.3	1.5	8.6
\$3,000 to \$4,999.....	919	100.0	30.9	21.8	18.5	21.2	5.0	2.6	1.1	1.5	8.9
\$5,000 to \$6,999.....	1,074	100.0	23.6	21.3	17.6	27.6	5.0	4.8	2.9	2.0	9.9
\$7,000 to \$9,999.....	1,840	100.0	14.1	19.9	23.7	29.6	6.5	6.2	4.4	1.8	11.0
\$10,000 to \$14,999.....	2,236	100.0	8.2	15.1	19.7	36.2	12.3	8.4	4.6	3.8	12.2
\$15,000 and over.....	1,519	100.0	3.1	6.3	10.1	30.0	15.9	34.8	17.1	17.5	13.1
Mean income.....	\$10,320	(X)	\$5,844	\$7,722	\$8,899	\$10,947	\$13,600	\$19,078	\$17,202	\$21,345	(X)
65 YEARS OLD AND OVER											
Number with income....thousands..	8,267	(X)	2,608	2,094	1,165	1,302	433	664	370	294	8.7
Percent with income.....	8,267	100.0	31.6	25.3	14.1	15.8	5.2	8.0	4.5	3.6	8.7
\$1 to \$2,999 or loss.....	3,111	100.0	47.3	23.9	11.3	10.9	3.3	3.2	2.2	1.0	8.1
\$3,000 to \$4,999.....	2,310	100.0	30.1	31.1	15.3	14.4	3.8	5.0	2.8	2.2	8.6
\$5,000 to \$6,999.....	1,175	100.0	20.9	29.8	18.0	18.7	6.5	6.2	2.9	3.3	9.0
\$7,000 to \$9,999.....	779	100.0	15.9	19.1	18.1	22.8	8.5	15.3	9.9	5.4	11.4
\$10,000 to \$14,999.....	473	100.0	9.5	15.9	10.6	29.2	13.1	21.8	12.3	9.5	12.5
\$15,000 and over.....	389	100.0	4.6	12.1	11.8	23.3	9.0	39.2	17.2	22.1	12.9
Mean income.....	\$5,384	(X)	\$3,390	\$4,503	\$5,427	\$6,761	\$7,351	\$11,933	\$11,033	\$13,066	(X)

X Not applicable.

**Table F. Men 25 Years Old and Over, by Years of School Completed:
March 1957 CPS to March 1973 CPS**

Years of school completed	1973	1972	1971	1970	1969	1968	1967	1965	1964	1962	1959	1957
Number.....thousands..	53,067	52,351	51,398	50,836	50,097	49,588	48,845	48,350	48,094	47,438	46,315	45,482
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Elementary: Less than 8 years.	13.1	13.6	14.2	14.9	15.6	16.3	17.2	18.5	18.7	20.8	21.4	23.1
8 years.....	11.5	12.1	12.9	13.3	13.7	14.0	14.6	15.6	15.9	16.4	17.2	18.6
High school: 1 to 3 years.....	13.3	16.1	15.9	18.1	18.4	17.0	17.1	17.4	17.9	17.8	17.9	17.4
4 years.....	32.1	31.4	30.9	30.4	30.0	29.3	28.4	27.3	26.7	24.8	23.3	22.4
College: 1 to 3 years.....	12.0	11.4	11.2	10.9	10.5	9.9	9.7	8.9	9.1	9.1	8.1	7.3
4 years or more...	15.9	15.4	14.9	14.3	13.8	13.5	13.0	12.3	11.8	11.5	10.3	9.6
4 years.....	8.7	8.3	8.2	7.9	7.5	7.4	7.5	7.0	6.6	6.7	5.9	(NA)
5 years or more.	7.2	7.1	6.7	6.4	6.3	6.1	5.5	5.3	5.2	4.8	4.4	(NA)
Median school years completed..	12.3	12.3	12.2	12.2	12.1	12.1	12.0	11.7	11.6	11.2	10.8	10.4

NA Not available.

¹Includes men not reporting years of school completed.

Table G. Estimated Number of Man-Years Lived at Each Age, by Survivors of 100,000 Male Infants Born Alive: 1956 to 1970

Age	1970 ¹	1969	1968	1967	1966	1964	1963	1961	1958	1956
Number reaching 18 years.....	96,355	96,282	96,254	96,087	96,019	95,972	95,934	95,779	96,072	96,104
Number reaching 25 years.....	91,900	91,891	91,965	91,811	91,830	91,797	91,812	91,831	91,945	91,956
Man-years in each age group:										
18 to 24 years.....	669,594	669,315	669,520	668,393	668,120	667,840	667,776	668,809	668,712	668,900
25 to 34 years.....	939,151	939,268	940,404	938,966	939,387	939,187	939,857	938,021	942,007	942,029
35 to 44 years.....	912,514	912,680	914,830	913,679	914,522	914,321	915,939	914,415	919,418	919,829
45 to 54 years.....	855,520	855,437	858,703	857,187	858,737	858,644	860,014	858,724	867,437	868,766
55 to 64 years.....	731,671	728,758	734,277	730,987	733,714	734,428	734,970	734,410	745,253	746,696
65 years and over.....	827,238	808,970	833,098	817,923	825,139	831,024	827,920	831,235	824,286	843,957

¹Estimated number of man-years lived for the years 1971 and 1972 are not available. The 1970 data were used as approximations for the years 1971 and 1972.

Source: U. S. Department of Health, Education, and Welfare, "Vital Statistics of the United States," section 5.

Table H. Procedure Used To Estimate Lifetime Income

Standard life-table techniques were used to compute estimated lifetime income. The life table used is shown in table G, and the mean incomes are presented in tables 1 and 2. The following is a step-by-step description of the procedure used to obtain the estimated lifetime income in 1972 of men who had completed less than 8 years of elementary school:

- Step 1. --- Out of every 100,000 male children born in 1972, 96,355 could expect to survive to age 18.
- Step 2. --- Out of 96,355 who survive to age 18, 91,900 will survive to age 24. Between the ages of 18 and 24 they will have lived 669,594 man-years. Assume that each year they receive a mean income of \$3,390 (this is the mean income in 1972 of men 18 to 24 years old). The total expected income from age 18 to 24 is..... \$2,276,000,000
- Step 3. --- Out of 91,900 who survive to age 24, 92,857 will survive to age 34. Between the ages of 25 and 34 they will have lived 939,151 man-years. Assume that each year they receive a mean income of \$5,699 (this is the mean income in 1972 of men 25 to 34 years old). The total expected income from age 25 to 34 is..... \$5,352,000,000
- Step 4. --- Out of 92,857 who survive to age 34, 89,146 can be expected to survive to age 44. Their total man-years of life will be 912,514. Assuming a mean income of \$7,040 per year gives them a total expected income of..... \$6,424,000,000
- Step 5. --- Out of 89,146 who survive to age 44, 80,854 can be expected to survive to age 54. Their total man-years of life will be 855,520. Assuming a mean income of \$8,834 per year gives them a total expected income of..... \$5,847,000,000
- Step 6. --- Out of 80,854 who survive to age 54, 63,787 can be expected to survive to age 64. Their total man-years of life will be 731,671. Assuming a mean income of \$5,844 per year gives them a total expected income of..... \$4,276,000,000
- Step 7. --- Out of 63,787 who survive to age 64, the total man-years of life for those 65 years old and over will be 827,238. Assuming a mean income of \$3,390 per year gives them a total expected income of..... \$2,804,000,000
- Step 8. --- Adding up all of the amounts listed above leads to the conclusion that the 96,355 men who reached age 18 would have received about \$27.0 billion during their lifetime. The average for each one was therefore..... \$280,000

Limitation of Lifetime Income Estimates

The actual population and income inputs used in computing lifetime income estimates classified by educational attainment do not match precisely the required data specifications for this exercise. In preparing the lifetime income estimates, there are at least three necessary assumptions which place some limitations on the results. These assumptions are:

1. There is no significant differential in male mortality in each age group when standardized for educational attainment;

2. There is no significant difference among the noninstitutional population, institutional inmate population, and members of the Armed Forces living in barracks, in the proportion of men in each educational attainment category by age group. This assumption has to be made since mean incomes for men are based on the noninstitutional population only obtained from the Current Population Survey, but the life tables are based on the total male population; and

3. There is no significant difference in the probability of men in the noninstitutional population having income with respect to age group and educational attainment. Under longstanding rules established by the Bureau of the Census, measures of central tendency for persons income, e.g., mean income, is computed based on the number of persons with income only.

Each of these assumptions acts to reduce relative differences in expected lifetime incomes for men with less education compared with those with more education. Thus, compared with men with more education, those with less education tend to have higher mortality rates, higher prevalence rates as inmates of institutions, and higher rates of persons without income.

In summary, the inputs used in preparing lifetime income estimates by educational groups affect the results in two ways. First, the use of a standard surviving population leaves too many survivors for those with less education and too few survivors for those with more education because of the differential mortality experience for men by age and education. Secondly, the computational procedures used to derive mean income from the March Current Population Survey tend to overstate more the "true" mean income for men with less education at given ages than for men with more education for the same age groups. As a result, the differences in estimated male lifetime income between the different educational attainment groups tend to be less than they would be if the limiting assumptions associated with the data were not present.

For a more detailed explanation on the limitation of lifetime income estimates, see Series P-60, No. 56, pages 20 to 22.

DEFINITIONS AND EXPLANATIONS

Population coverage. This report includes the civilian noninstitutional population of the United States and members of the Armed Forces in the United States living off post or with their families on post, but excludes all other members of the Armed Forces.

Income. For each person in the sample 14 years old and over, questions were asked on the amount of money income received during the preceding calendar year from each of the following sources: (1) Money wages or salary; (2) net income from nonfarm self-employment; (3) net income from farm self-employment; (4) Social Security; (5) dividends, interest (on savings or bonds), income from estates or trusts or net rental income, or net royalties; (6) public assistance or welfare payments; (7) unemployment compensation, government employee pensions, workmen's compensation, or veterans' payments; (8) private pensions, annuities, alimony, regular contributions from persons not living in this household, and other periodic income.

The amounts received represent income before deductions for personal income taxes, Social Security, union dues, Medicare, bonds, etc.

Total money income. The algebraic sum of money wages and salaries, net income from self-employment, and income other than earnings represents total money income.

Mean income. The amount obtained by dividing the total income of a group by the number of income recipients in that group. In the derivation of aggregate amounts based on grouped data, the number of males in each income interval was multiplied by an estimated mean income. For income intervals below \$8,000, the midpoint of each class interval was used: \$8,900 was used for the interval \$8,000 to \$9,999; \$12,000 for the interval \$10,000 to \$14,999; and \$19,000 for the interval \$15,000 to \$24,999. For the \$25,000 and over interval, the interpolation was from a Pareto Curve fitted to the data for the upper income range. The estimation procedure used to compute mean incomes and lifetime incomes based on grouped data somewhat overestimates the values than estimates developed from procedures based on ungrouped data. For a more detailed explanation on mean income and lifetime income based on ungrouped and grouped data, see Series P-60, No. 74, pages 20 to 22.

Age. The age classification is based on the age of the person at his last birthday.

Years of school completed. Data on years of school completed in this report were derived from the combination of answers to questions concerning the highest grade of school attended by the person and whether or not that grade was finished. The questions on educational attainment apply only to progress in "regular" schools. Such schools include graded public, private, and parochial elementary and high schools (both junior and senior high), colleges, universities, and professional schools, whether day schools or night schools. Thus, regular schooling is that which may advance a person toward an elementary school certificate or a high school diploma, or a college, university, or professional school degree. Schooling in other than regular schools was counted only if the credits obtained were regarded as transferable to a school in the regular school system.

The median years of school completed is defined as the value which divides the distribution into two equal groups, one having completed more schooling and one having completed less schooling than the median. These medians are expressed in terms of a continuous series of numbers representing years of school completed. For example, a median of 9.0 represents the completion of the first year of high school and a median of 13.0 means completion of the first year of college.

Year-round full-time worker. A year-round full-time worker is one who worked primarily at full-time civilian jobs (35 hours or more per week) for 50 weeks or more during the preceding calendar year.

SOURCE AND RELIABILITY OF THE ESTIMATES

Source of data. The estimates are based on data obtained in the Current Population Survey of the Bureau of the Census. The current sample is spread over 461 areas comprising 923 counties and independent cities, with coverage in each of the 50 States and the District of Columbia. Approximately 47,000 households are designated in the Current Population Survey for interview each month. Of this number, 2,000 occupied units, on the average, are visited but not interviewed because the occupants are not found at home after repeated calls or are unavailable for some other reason. In addition to the 47,000 there are about 8,000 sample units in an average month which are visited but are found to be vacant or otherwise not to be enumerated. For 1967 through 1971 the sample was spread over 449 areas comprising

863 counties and independent cities. For the years prior to 1967, the sample was spread over fewer areas with fewer interviewed households. Prior to the March 1966 survey, income data were collected from only 75 percent of the households included in the CPS. See Current Population Reports, Series P-23, No. 22, "Concepts and Methods Used in Manpower Statistics from the Current Population Survey," June 1967, pp. 7-10, for more information about the sample design.

The estimation procedure involves the inflation of the weighted sample results to independent estimates of the civilian noninstitutional population of the United States by age, race, and sex. These independent estimates are based on statistics from the 1970 Census of Population; statistics of births, deaths, immigration, and emigration; and statistics on the strength of the Armed Forces. To these totals are added the population in the Armed Forces living off post or with their families on post. A further adjustment is made to give all members of a household the same weight while leaving unchanged the estimates for certain basic labor force categories.

Reliability of the estimates. Since the estimates are based on a sample, they differ from the figures that would have been obtained from a complete census, using the same schedules, instructions, and enumerators. Particular care should be exercised in the interpretation of figures based on relatively small numbers of cases as well as small differences between figures. As in any survey work, the results are subject to errors of response and nonreporting and to sampling variability.

In most cases the schedule entries for income are based on memory rather than on records, and in the majority of cases on the memory or knowledge of one person, usually the wife of the family head. The memory factor in data derived from field surveys of income probably produces underestimates because the tendency is to forget minor or irregular sources of income. Other errors of reporting are due to misrepresentation or to misunderstanding of the scope of the income concept.

The standard error is primarily a measure of sampling variability; that is, of the variations that occur by chance because a sample rather than the entire population is surveyed. As calculated for this report, the standard error also partially measures the effect of response and enumeration errors, but it does not measure, as such, any systematic biases in the data. The chances are about 68 out of 100 that an estimate from the

sample would differ from a complete census figure by less than the standard error. The chances are about 90 out of 100 that this difference would be less than 1.6 times the standard error and the chances are about 95 out of 100 that the difference would be less than twice the standard error.

All statements of comparison appearing in the text are significant at a 1.6 standard error level or better, and most are significant at a level of more than 2.0 standard errors. This means that for most differences cited in the text the estimated difference is greater than twice the standard error of the difference. Statements of comparison qualified in some way (e.g., by the use of the phrase "some evidence") have a level of significance between 1.6 and 2.0 standard errors.

The figures in Table I and Table J below, are approximations to the standard errors of the estimated mean 1972 incomes and lifetime incomes of males in specific educational attainment categories. The standard errors are also rough approximations for the 1966-1971 estimates of the same characteristics. The standard errors for these same characteristics from 1956 through 1964 are roughly equivalent to 1.4 times the approximate standard errors.

Illustration. Table 6 of this report shows that in 1972, males 18 years old and over with just an elementary education had a computed expected lifetime income (from age 18 to death) of \$343,730. Table I shows the standard error for this estimate to be approximately \$4,200. The chances are about 68 out of 100 that the estimate would have been a figure differing from a complete census figure by less than \$8,400 (twice the standard error).

Table I. Approximate Standard Errors of Expected Lifetime Income for Males 18 Years Old and Over, by Years of School Completed

Years of school completed	Lifetime income	
	1972 estimate	Standard error
Elementary: 8 years.....	\$343,730	\$4,200
High school: 4 years.....	478,873	4,400
College: 1 to 3 years.....	543,435	8,100
4 years or more..	757,923	15,300

Note: Standard errors apply for 1966-1972; for 1956 through 1964 multiply the above standard errors by 1.4.

Table J. Approximate Standard Errors of Mean Annual Income for Males by Years of School Completed and Age

Years of school completed and age	Mean income	
	1972 estimate	Standard error
25 YEARS OLD AND OVER		
Elementary: 8 years.....	\$6,756	\$63
High school: 4 years.....	10,433	62
College: 1 to 3 years.....	11,867	131
4 years or more..	16,201	183
25 TO 34 YEARS OLD		
High school: 1 to 3 years.....	7,856	144
35 TO 44 YEARS OLD		
Elementary: 8 years.....	8,508	245
45 TO 54 YEARS OLD		
High school: 4 years.....	11,774	147
College: 5 years or more..	21,096	962
55 TO 64 YEARS OLD		
College: 4 years or more..	19,078	954

Note: Standard errors apply for 1966-1972; for 1956 through 1964 multiply the above standard errors by 1.4.

Table 6 of this report also shows that in 1964 males with just an elementary education had a computed lifetime income (from age 18 to death) of \$223,946. 1.4 times the standard error for this type of estimate in table I is approximately \$5,900. The chances are about 68 out of 100 that the estimate would have been a figure differing from a complete census figure by less than \$5,900. The chances are 95 out of 100 that the estimate would have been a figure differing from a complete census figure by less than \$11,800 (twice the standard error).

Differences. For a difference between two sample estimates, the standard error is approximately equal to the square root of the sum of the squares of the standard errors of each estimate considered separately. This formula will represent the actual standard error quite accurately for the difference between two estimates of the same characteristic in two different areas, or for the difference between separate and uncorrelated characteristics in the same area. If, how-

ever, there is a high positive correlation between the two characteristics, the formula will over-estimate the true standard error.

Table 6 of this report shows that in 1972, college graduate males 18 years old and over had a computed lifetime income (from age 18 to death) of \$757,923. Thus, the apparent difference in computed lifetime income between males with only elementary education and those who are college graduates is \$414,193. The standard error of \$343,730 is \$4,200 as shown above. Table 1 shows the standard error of \$757,923 to be \$15,300. The standard error of the estimated difference of \$414,193 is about \$15,900 = $\sqrt{(\$4,200)^2 + (\$15,300)^2}$. This means the chances

are 68 out of 100 that the estimated difference based on the samples would differ from the difference derived using complete census figures by less than \$15,900. The 68 percent confidence interval around the \$414,193 difference is from \$398,293 to \$430,093, i.e., $\$414,193 \pm \$15,900$. A conclusion that the average estimate of the difference derived from all possible samples lies within a range computed in this way would be correct for roughly 68 percent of all possible samples. The 95 percent confidence interval is \$382,393 to \$445,993 and thus we can conclude with 95 percent confidence that the 1972 computed lifetime income of males with elementary education is actually less than that of males who are college graduates.

Table 2. MEAN INCOME IN 1956 TO 1972 OF MEN, BY SELECTED AGE GROUP AND YEARS OF SCHOOL COMPLETED

(In current dollars)

Years of school completed and selected age group	Computed from ungrouped data ¹							Computed from grouped data ²						
	1972	1971	1970	1969	1968	1967 ³	1966	1967 ³	1966	1964	1963	1961	1958	1956
18 YEARS OLD AND OVER														
Total.....	19,308	18,339	17,677	17,630	17,011	16,299	17,186	16,680	16,331	15,623	15,397	15,098	14,354	14,180
Elementary: Less than 8 years.....	5,176	4,682	4,383	4,194	3,940	3,302	4,051	3,609	3,483	3,248	3,027	2,818	2,482	2,525
8 years.....	6,648	6,117	5,940	5,736	5,377	4,910	5,334	5,102	4,788	4,439	4,310	4,117	3,579	3,564
High school: 1 to 3 years.....	7,457	7,082	6,736	6,424	5,975	5,368	6,170	5,768	5,380	5,067	4,858	4,717	4,099	4,013
4 years.....	9,203	8,380	8,122	7,811	7,274	6,739	7,526	7,008	6,697	6,393	6,166	6,348	4,778	4,723
College: 1 to 3 years.....	8,237	8,356	8,182	7,996	7,360	6,774	7,596	7,080	6,941	6,318	6,151	6,097	5,348	5,086
4 years or more.....	15,199	14,085	13,557	13,281	12,217	11,138	12,187	11,654	11,155	9,831	9,400	9,387	8,281	7,625
4 years.....	13,911	12,658	12,327	12,278	11,537	10,349	11,398	10,806	10,449	9,212	8,937	8,843	7,204	(NA)
5 years or more.....	16,918	15,666	15,191	14,814	13,074	12,137	13,196	12,720	12,174	10,728	10,018	9,708	8,938	(NA)
18 TO 64 YEARS OLD														
Total.....	9,661	8,840	8,507	8,139	7,480	6,840	7,676	7,135	6,803	5,972	5,767	5,436	4,646	4,446
Elementary: Less than 8 years.....	6,216	5,470	5,260	5,014	4,697	4,156	4,842	4,302	4,135	3,742	3,523	3,386	2,482	2,825
8 years.....	7,722	7,003	6,870	6,641	6,122	5,602	6,342	5,810	5,522	4,902	4,757	4,596	3,672	3,661
High school: 1 to 3 years.....	7,724	7,341	6,970	6,637	6,168	5,727	6,393	5,948	5,755	5,191	5,018	4,827	4,207	4,149
4 years.....	9,359	8,527	8,255	7,983	7,424	6,883	7,694	7,165	6,839	6,068	5,943	5,438	4,656	4,744
College: 1 to 3 years.....	9,328	8,622	8,445	8,069	7,428	6,851	7,689	7,170	7,023	6,381	6,219	6,113	5,447	5,141
4 years or more.....	15,451	14,346	13,958	13,570	12,454	11,368	12,410	11,825	11,401	9,988	9,836	9,432	8,487	7,806
4 years.....	14,127	13,082	12,708	12,638	11,776	10,542	11,648	11,018	10,731	9,322	9,172	8,916	7,359	(NA)
5 years or more.....	17,223	15,976	15,617	14,798	13,307	12,425	13,394	13,043	12,346	10,946	10,250	9,745	9,156	(NA)
25 YEARS OLD AND OVER														
Total.....	10,125	9,292	8,539	8,430	7,705	7,002	7,889	7,286	6,908	6,106	5,837	5,472	4,637	4,423
Elementary: Less than 8 years.....	5,233	4,716	4,431	4,212	3,981	3,540	4,093	3,648	3,520	3,298	3,078	2,998	2,550	2,574
8 years.....	6,756	6,261	6,035	5,809	5,467	5,002	5,624	5,195	4,867	4,520	4,410	4,206	3,677	3,631
High school: 1 to 3 years.....	8,419	7,988	7,629	7,279	6,769	6,258	6,982	6,478	6,291	5,653	5,348	5,161	4,452	4,367
4 years.....	10,433	9,366	9,185	8,827	8,148	7,513	8,430	7,821	7,494	6,738	6,357	5,946	5,257	5,183
College: 1 to 3 years.....	11,867	11,015	10,681	10,387	9,397	8,713	9,692	9,105	8,783	7,801	7,623	7,348	6,272	5,997
4 years or more.....	16,201	15,133	14,434	14,079	12,938	11,753	12,898	12,293	11,739	10,284	9,811	9,817	8,643	7,877
4 years.....	15,256	14,158	13,372	13,258	12,418	11,022	12,236	11,521	11,135	9,757	9,392	9,342	7,565	(NA)
5 years or more.....	17,316	16,276	15,732	15,097	13,535	12,639	13,672	13,237	12,583	11,004	10,333	9,987	9,178	(NA)
25 TO 64 YEARS OLD														
Total.....	11,010	10,096	9,657	9,204	8,407	7,650	8,616	7,979	7,567	6,614	6,355	5,936	5,028	4,982
Elementary: Less than 8 years.....	6,371	5,817	5,395	5,137	4,807	4,223	4,956	4,401	4,229	3,817	3,611	3,183	2,918	2,979
8 years.....	7,916	7,288	7,065	6,795	6,306	5,777	6,520	6,024	5,680	5,040	4,821	4,750	4,018	4,078
High school: 1 to 3 years.....	8,961	8,431	8,075	7,676	7,132	6,349	7,382	6,791	6,533	5,866	5,592	5,305	4,610	4,634
4 years.....	10,740	9,859	9,433	9,078	8,408	7,617	8,078	7,734	7,484	6,693	6,392	6,102	5,381	5,353
College: 1 to 3 years.....	12,199	11,368	11,198	10,729	9,681	9,006	10,017	9,416	9,058	8,130	7,819	7,392	6,474	6,505
4 years or more.....	16,387	15,321	14,964	14,473	13,262	12,056	13,191	12,646	12,057	10,491	10,062	9,330	8,888	8,716
4 years.....	15,625	14,544	13,918	13,770	12,710	11,292	12,596	11,834	11,530	9,933	9,688	9,490	7,762	(NA)
5 years or more.....	17,704	16,657	16,231	15,331	13,842	12,990	13,922	13,638	12,777	11,254	10,622	10,044	9,423	(NA)
18 TO 24 YEARS OLD														
Total.....	4,278	3,762	3,683	3,436	3,202	2,987	3,227	3,119	3,014	2,669	2,494	2,437	2,277	2,286
Elementary: Less than 8 years.....	3,399	3,027	3,031	2,811	2,892	2,451	2,992	2,559	2,460	1,931	1,776	1,596	1,468	1,368
8 years.....	3,623	3,241	3,320	3,172	3,264	2,881	3,407	2,975	3,022	2,553	2,213	2,239	1,970	2,135
High school: 1 to 3 years.....	3,423	2,952	2,689	2,697	2,600	2,436	2,711	2,559	2,396	2,288	2,175	2,204	2,088	2,201
4 years.....	4,837	4,195	4,172	3,989	3,674	3,491	3,800	3,622	3,496	3,059	2,919	2,768	2,655	2,686
College: 1 to 3 years.....	3,745	3,401	3,178	2,834	2,700	2,549	2,803	2,676	2,583	2,257	2,050	2,038	1,967	1,924
4 years or more.....	5,418	4,735	5,050	4,246	4,273	3,779	4,453	3,972	4,025	3,520	3,260	3,310	2,916	(NA)
4 years.....	4,994	4,793	5,068	4,347	4,306	3,941	4,509	4,125	4,054	3,736	3,473	3,381	(NA)	(NA)
5 years or more.....	7,173	4,536	4,990	3,902	4,186	3,417	4,304	3,585	3,935	(B)	(B)	(B)	(B)	(NA)

B Base less than 200,000. NA Not available. Revised.
¹Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.
²Estimates based on a series of estimated mean values for specific income class intervals.

Table 3. MEAN INCOME IN 1956 TO 1972 OF MEN, BY SELECTED AGE GROUP AND YEARS OF SCHOOL COMPLETED

(In 1972 dollars)

Years of school completed and selected age group	Computed from ungrouped data ¹						Computed from grouped data ²							
	1972	1971	1970	1969	1968	1967 ³	1968	1967 ³	1966	1964	1963	1961	1958	1956
16 YEARS OLD AND OVER														
Total.....	\$9,104	\$8,615	\$8,596	\$8,710	\$8,427	\$8,019	\$8,637	\$8,346	\$8,159	\$7,588	\$7,373	\$7,130	\$6,301	\$6,431
Elementary: Less than 8 years.....	5,176	4,837	4,723	4,788	4,738	4,388	4,859	4,523	4,488	4,383	4,135	4,123	3,592	3,885
8 years.....	8,648	8,319	8,401	8,548	8,463	8,153	8,651	8,393	8,170	7,951	7,888	7,758	7,179	7,483
High school: 1 to 3 years.....	7,437	7,218	7,248	7,333	7,182	6,977	7,416	7,228	7,191	6,838	6,637	6,597	5,933	6,220
4 years.....	9,203	8,857	8,752	8,951	8,743	8,415	9,048	8,782	8,630	8,088	8,014	7,477	6,912	7,266
College: 1 to 3 years.....	9,237	8,839	8,932	9,128	8,848	8,489	9,130	8,872	8,945	8,528	8,493	8,527	7,740	7,825
4 years or more.....	13,199	14,531	14,609	15,161	14,684	13,957	14,648	14,604	14,375	13,267	12,842	13,129	11,988	11,731
4 years.....	13,911	13,283	13,283	14,016	13,867	12,969	13,700	13,541	13,465	12,432	12,209	12,368	10,425	(NA)
5 years or more.....	16,916	16,184	16,370	16,893	16,714	15,209	15,861	15,940	15,688	14,478	13,666	13,575	12,835	(NA)
18 TO 64 YEARS OLD														
Total.....	9,664	9,132	9,147	9,291	8,990	8,571	9,226	8,941	8,787	8,059	7,876	7,603	6,724	6,840
Elementary: Less than 8 years.....	5,218	4,851	4,665	4,724	4,645	4,308	4,820	4,591	4,529	4,305	4,227	4,150	4,088	4,262
8 years.....	7,722	7,235	7,403	7,581	7,370	7,020	7,623	7,318	7,116	6,615	6,499	6,428	5,603	5,910
High school: 1 to 3 years.....	7,724	7,584	7,511	7,576	7,437	7,177	7,684	7,451	7,468	6,852	6,751	6,588	6,383	6,383
4 years.....	9,359	8,809	8,886	9,113	8,923	8,628	9,248	8,979	8,813	8,186	8,118	7,606	7,027	7,360
College: 1 to 3 years.....	9,328	8,917	9,100	9,234	8,928	8,589	9,242	8,945	8,953	8,611	8,496	8,550	7,883	7,809
4 years or more.....	13,451	14,820	15,041	15,481	14,969	14,246	14,816	14,844	14,592	13,479	13,164	13,192	12,282	12,009
4 years.....	14,127	13,514	13,694	14,427	14,154	13,211	14,000	13,845	13,854	12,584	12,530	12,512	10,650	(NA)
5 years or more.....	17,223	16,504	16,829	16,893	16,994	15,570	16,099	16,346	15,910	14,775	14,003	13,629	13,250	(NA)
25 YEARS OLD AND OVER														
Total.....	10,125	9,599	9,525	9,623	9,261	8,774	9,482	9,130	8,902	8,240	7,974	7,653	6,711	6,805
Elementary: Less than 8 years.....	5,233	4,903	4,778	4,842	4,785	4,438	4,918	4,572	4,538	4,421	4,205	4,193	3,661	3,960
8 years.....	8,758	8,468	8,503	8,631	8,571	8,268	8,760	8,510	8,272	6,100	6,025	5,883	5,321	5,586
High school: 1 to 3 years.....	8,449	8,252	8,221	8,309	8,136	7,842	8,393	8,115	8,111	7,629	7,306	7,218	6,443	6,718
4 years.....	10,433	9,882	9,898	10,376	9,793	9,417	10,132	9,801	9,657	8,093	8,058	8,316	7,608	7,974
College: 1 to 3 years.....	11,867	11,410	11,736	11,857	11,294	10,819	11,849	11,410	11,318	10,871	10,428	10,277	9,077	9,226
4 years or more.....	16,201	15,633	15,554	16,072	15,550	14,728	15,490	15,407	15,128	13,878	13,403	13,730	12,508	12,118
4 years.....	13,258	14,626	14,489	15,135	14,925	13,812	14,707	14,437	14,349	13,167	12,831	13,066	10,948	(NA)
5 years or more.....	17,346	16,814	16,953	17,234	16,292	15,838	16,433	16,588	16,189	14,850	14,143	13,968	13,282	(NA)
25 TO 64 YEARS OLD														
Total.....	11,010	10,430	10,406	10,507	10,165	9,588	10,359	9,999	9,777	8,926	8,682	8,302	7,274	7,665
Elementary: Less than 8 years.....	6,371	5,803	5,814	5,864	5,778	5,330	5,857	5,513	5,450	5,192	4,974	4,871	4,223	4,583
8 years.....	7,946	7,529	7,613	7,757	7,579	7,239	7,837	7,519	7,320	6,802	6,723	6,643	5,815	6,215
High school: 1 to 3 years.....	8,961	8,730	8,792	8,763	8,596	8,207	8,873	8,510	8,573	7,916	7,639	7,420	6,671	7,129
4 years.....	10,740	10,185	10,165	10,363	10,106	9,721	10,476	10,123	9,966	9,290	9,149	8,534	7,787	8,543
College: 1 to 3 years.....	12,189	11,744	12,087	12,248	11,636	11,286	12,040	11,799	11,673	10,972	10,709	10,338	9,369	10,008
4 years or more.....	16,567	16,034	16,125	16,522	15,940	15,108	15,858	15,847	15,537	14,158	13,746	13,329	12,863	13,409
4 years.....	15,825	15,025	14,998	15,719	15,349	14,150	15,139	14,820	14,858	13,405	13,235	13,273	11,233	(NA)
5 years or more.....	17,704	17,208	17,490	17,501	16,637	16,278	16,733	17,090	16,465	15,188	14,511	14,048	13,637	(NA)
18 TO 24 YEARS OLD														
Total.....	4,278	3,886	3,971	3,925	3,849	3,743	3,999	3,909	3,884	3,602	3,407	3,408	3,295	3,539
Elementary: Less than 8 years.....	3,399	3,127	3,266	3,209	3,478	3,071	3,596	3,207	3,170	2,606	2,426	2,239	2,124	2,412
8 years.....	3,623	3,348	3,793	4,306	3,923	3,610	4,098	3,728	3,894	3,445	3,023	3,131	2,851	3,285
High school: 1 to 3 years.....	3,423	3,050	3,113	3,307	3,123	3,053	3,262	3,207	3,088	3,088	2,971	3,083	3,022	3,386
4 years.....	4,837	4,374	4,496	4,554	4,416	4,375	4,587	4,539	4,505	4,128	3,988	3,871	3,842	4,132
College: 1 to 3 years.....	3,745	3,513	3,425	3,235	3,245	3,194	3,369	3,353	3,329	3,046	2,801	2,850	2,847	2,960
4 years or more.....	5,418	4,892	5,442	4,847	5,136	4,736	5,352	4,977	5,187	4,750	4,434	4,629	4,280	(NA)
4 years.....	4,994	4,951	5,461	4,862	5,178	4,939	5,419	5,169	5,224	5,042	4,721	4,722	(NA)	(NA)
5 years or more.....	7,173	6,686	5,377	4,454	5,031	4,282	5,173	4,487	5,068	(B)	(B)	(B)	(B)	(NA)

¹ Base less than 200,000. NA Not available. ² Revised. ³ Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts. ⁴ Estimates based on a series of estimated mean values for specific income class intervals.

Table 4. MEAN INCOME IN 1967 TO 1972 OF MALE YEAR-ROUND FULL-TIME WORKERS 25 YEARS OLD AND OVER, BY YEARS OF SCHOOL COMPLETED AND AGE

Years of school completed and age	Current dollars						Constant (1972) dollars					
	1972	1971	1970	1969	1968	1967 ^a	1972	1971	1970	1969	1968	1967 ^a
25 YEARS OLD AND OVER												
Total.....	\$12,349	\$11,292	\$10,697	\$10,087	\$9,114	\$8,328	\$12,349	\$11,665	\$11,527	\$11,515	\$10,951	\$10,437
Elementary: Less than 8 years.....	7,870	6,906	6,431	6,072	5,337	4,995	7,870	7,031	6,930	6,932	6,679	6,259
8 years.....	9,113	8,329	7,947	7,425	6,808	6,265	9,113	8,604	8,564	8,476	8,180	7,851
High school: 1 to 3 years.....	9,976	9,437	8,917	8,367	7,640	7,062	9,976	9,749	9,609	9,551	9,183	8,850
4 years.....	11,574	10,647	10,080	9,408	8,837	8,177	11,574	10,999	10,862	10,968	10,681	10,247
College: 1 to 3 years.....	13,678	12,489	12,111	11,515	10,327	9,515	13,678	12,902	13,051	13,145	12,412	11,824
4 years or more.....	17,882	16,961	15,946	15,508	14,190	12,792	17,882	17,212	17,183	17,703	17,055	16,030
4 years.....	16,972	15,565	14,875	14,470	13,554	11,797	16,972	16,080	15,814	16,747	16,291	14,783
5 years or more.....	18,984	17,983	17,515	16,550	14,951	14,091	18,984	18,377	18,874	18,893	18,018	17,658
25 TO 34 YEARS OLD												
Total.....	10,846	10,083	9,692	9,185	8,269	7,521	10,846	10,418	10,444	10,485	9,939	9,423
Elementary: Less than 8 years.....	6,954	5,905	5,706	5,441	4,924	4,429	6,954	6,100	6,149	6,211	5,890	5,550
8 years.....	7,938	7,068	7,148	7,075	6,172	5,492	7,938	7,300	7,703	8,076	7,418	6,882
High school: 1 to 3 years.....	8,843	8,264	7,951	7,485	6,755	6,159	8,843	8,440	8,568	8,545	8,145	7,718
4 years.....	10,180	9,404	9,090	8,643	7,932	7,289	10,180	9,715	9,697	9,866	9,534	9,134
College: 1 to 3 years.....	11,373	10,795	10,398	9,828	8,816	8,098	11,373	11,153	11,205	10,981	10,596	10,145
4 years or more.....	13,776	12,875	12,779	12,431	11,107	10,090	13,776	13,301	13,770	14,191	13,350	12,644
4 years.....	13,007	12,122	11,976	11,971	10,961	9,755	13,007	12,523	12,908	13,668	13,174	12,224
5 years or more.....	14,757	13,925	13,939	13,038	11,312	10,625	14,757	14,282	15,020	14,881	13,596	13,313
35 TO 44 YEARS OLD												
Total.....	13,231	12,020	11,418	10,742	9,605	8,643	13,231	12,417	12,304	12,263	11,544	11,081
Elementary: Less than 8 years.....	8,555	7,004	6,695	6,131	5,752	5,051	8,555	7,336	7,310	7,341	6,913	6,330
8 years.....	9,617	8,324	7,845	7,301	6,896	6,150	9,617	8,359	8,454	8,334	8,288	7,707
High school: 1 to 3 years.....	10,325	9,409	8,976	8,612	7,766	7,218	10,325	9,720	9,672	9,631	9,334	8,945
4 years.....	11,962	10,995	10,497	10,067	9,120	8,340	11,962	11,358	11,311	11,492	10,962	10,451
College: 1 to 3 years.....	12,809	13,071	12,731	11,967	11,014	10,030	13,809	13,303	13,719	13,681	13,238	12,569
4 years or more.....	19,059	17,897	16,837	16,347	14,306	13,411	19,058	18,489	18,165	17,661	17,195	16,810
4 years.....	18,007	16,445	15,611	15,455	13,451	12,459	18,007	16,989	16,822	17,643	16,167	15,613
5 years or more.....	20,201	19,583	18,286	17,438	15,379	14,637	20,201	20,230	19,705	19,908	18,484	18,342
45 TO 54 YEARS OLD												
Total.....	13,339	12,084	11,405	10,787	9,723	8,963	13,339	12,483	12,290	12,291	11,686	11,232
Elementary: Less than 8 years.....	8,100	7,115	6,681	6,245	5,710	5,194	8,100	7,350	7,199	7,129	6,663	6,509
8 years.....	9,457	8,320	8,165	7,659	7,145	6,110	9,457	8,223	8,798	8,789	8,388	8,409
High school: 1 to 3 years.....	10,391	9,928	9,274	8,845	8,107	7,595	10,391	10,254	9,994	10,097	9,744	9,318
4 years.....	12,969	11,556	10,839	10,181	9,537	8,998	12,969	11,940	11,680	11,622	11,483	11,276
College: 1 to 3 years.....	15,085	13,529	13,593	13,062	11,834	10,481	16,085	13,878	14,648	14,834	13,983	13,134
4 years or more.....	20,738	19,511	18,445	17,776	16,304	14,787	20,738	20,156	19,876	20,293	19,596	18,530
4 years.....	20,283	18,998	18,865	18,776	15,119	13,563	20,283	19,616	18,173	19,153	18,172	16,956
5 years or more.....	21,340	20,166	20,491	19,159	17,647	16,163	21,340	20,833	22,070	21,871	21,210	20,254
55 TO 64 YEARS OLD												
Total.....	12,363	11,195	10,526	9,781	9,050	8,026	12,363	11,565	11,343	11,166	10,877	10,058
Elementary: Less than 8 years.....	7,749	6,784	6,538	6,111	5,753	5,079	7,749	6,968	7,034	6,976	6,915	6,365
8 years.....	9,310	8,268	8,253	7,611	6,892	6,375	9,310	8,541	8,893	8,688	8,284	7,989
High school: 1 to 3 years.....	10,391	10,036	9,459	8,600	7,884	7,134	10,391	10,366	10,190	9,917	9,476	8,940
4 years.....	12,267	11,205	10,548	10,056	9,187	8,477	12,267	11,575	11,366	11,479	11,042	10,623
College: 1 to 3 years.....	13,994	14,427	12,904	12,566	10,436	10,122	13,994	14,904	13,905	14,245	12,543	12,684
4 years or more.....	21,239	18,709	17,776	17,159	17,913	14,428	21,239	19,327	19,155	19,588	21,530	18,080
4 years.....	19,399	16,813	16,030	16,676	16,315	12,631	19,399	17,162	17,328	19,037	22,013	15,826
5 years or more.....	23,580	21,065	19,509	17,656	17,445	16,417	23,580	21,761	21,023	20,132	20,968	20,573
65 YEARS OLD AND OVER												
Total.....	10,547	10,011	8,292	8,356	7,549	7,101	10,547	10,342	8,935	9,539	9,073	8,898
Elementary: Less than 8 years.....	7,034	6,619	5,414	5,160	4,681	4,718	7,034	6,838	5,834	5,890	5,626	5,912
8 years.....	7,523	7,886	7,154	6,540	6,008	5,642	7,523	8,250	7,709	7,666	7,222	7,070
High school: 1 to 3 years.....	9,193	9,036	8,180	7,111	7,227	7,192	9,193	9,335	8,793	8,118	8,686	9,263
4 years.....	11,381	10,466	8,665	8,194	7,895	7,459	11,381	10,814	9,337	9,354	9,489	9,297
College: 1 to 3 years.....	12,239	9,877	9,656	11,065	8,374	8,839	12,239	10,204	10,405	12,631	11,507	11,076
4 years or more.....	17,501	18,114	12,746	15,393	13,655	12,621	17,501	18,718	13,196	17,372	16,412	15,816
4 years.....	17,044	(B)	11,989	11,619	12,474	12,424	17,044	(B)	12,919	13,264	14,993	15,569
5 years or more.....	18,017	(B)	12,460	18,941	15,169	(B)	18,017	(B)	13,427	21,622	18,232	(B)

^a Base less than 75,000. ^b Revised.

Note: Mean income based on actual reported amounts.

Table 5. MEAN INCOME IN 1967 TO 1972 OF MALE YEAR-ROUND FULL-TIME WORKERS, BY SELECTED AGE GROUP AND YEARS OF SCHOOL COMPLETED

Years of school completed and selected age group	Current dollars						Constant (1972) dollars					
	1972	1971	1970	1969	1968	1967 ^F	1972	1971	1970	1969	1968	1967 ^F
18 YEARS OLD AND OVER												
Total.....	\$11,814	\$10,818	\$10,329	\$9,752	\$8,808	\$8,048	\$11,814	\$11,207	\$11,130	\$11,132	\$10,587	\$10,083
Elementary: Less than 8 years.....	7,720	8,717	8,372	8,001	5,488	4,923	7,770	8,839	8,868	8,350	8,598	8,189
8 years.....	8,004	8,199	7,857	7,321	8,709	8,183	9,004	8,470	8,467	8,389	8,064	7,723
High school: 1 to 3 years.....	9,582	9,100	8,619	8,061	7,378	8,821	9,582	9,401	9,285	9,202	8,888	8,548
4 years.....	10,915	10,130	9,861	9,221	8,482	7,822	10,945	10,485	10,411	10,338	10,171	9,802
College: 1 to 3 years.....	12,772	11,746	11,461	10,974	9,858	9,009	12,772	12,134	12,350	12,327	11,849	11,389
4 years or more.....	17,315	16,249	15,807	15,278	13,924	12,801	17,315	16,827	16,818	17,441	16,738	15,791
4 years.....	16,382	15,080	14,249	14,364	13,214	11,562	16,382	15,858	15,351	16,397	15,882	14,489
5 years or more.....	18,951	17,849	17,362	16,452	14,848	14,002	18,951	18,439	18,709	17,761	17,848	17,548
18 TO 24 YEARS OLD												
Total.....	11,850	10,873	10,393	9,796	8,854	8,078	11,850	11,232	11,199	11,183	10,642	10,123
Elementary: Less than 8 years.....	7,825	8,725	8,450	8,068	5,560	4,940	7,825	8,947	8,950	8,925	8,683	8,190
8 years.....	8,121	8,215	7,814	7,396	8,769	8,203	9,121	8,487	8,528	8,443	8,136	7,773
High school: 1 to 3 years.....	9,594	9,101	8,632	8,088	7,383	8,805	9,594	9,402	9,302	9,231	8,874	8,528
4 years.....	10,908	10,125	9,877	9,247	8,473	7,829	10,938	10,480	10,428	10,356	10,164	9,811
College: 1 to 3 years.....	12,780	11,783	11,494	10,972	9,864	9,013	12,780	12,173	12,386	12,325	11,856	11,394
4 years or more.....	17,315	16,248	15,710	15,274	13,923	12,801	17,315	16,783	16,929	17,436	16,748	15,791
4 years.....	16,365	15,013	14,302	14,439	13,258	11,540	16,366	15,809	15,412	16,483	16,141	14,461
5 years or more.....	18,987	17,821	17,331	16,359	14,837	14,024	18,987	18,410	18,913	18,675	17,833	17,588
25 YEARS OLD AND OVER												
Total.....	12,348	11,292	10,697	10,087	9,114	8,329	12,348	11,685	11,597	11,515	10,954	10,437
Elementary: Less than 8 years.....	7,870	8,804	8,431	8,072	5,557	4,995	7,870	7,031	7,004	6,930	6,832	6,399
8 years.....	9,113	8,329	7,947	7,423	8,806	8,285	9,113	8,804	8,564	8,476	8,180	7,831
High school: 1 to 3 years.....	9,578	9,437	9,517	8,387	7,840	7,062	9,578	9,749	9,809	9,551	9,183	8,830
4 years.....	11,574	10,647	10,080	9,608	8,837	8,177	11,574	10,999	10,862	10,968	10,821	10,247
College: 1 to 3 years.....	13,878	12,489	12,111	11,315	10,327	9,515	13,878	13,902	13,051	13,145	12,412	11,824
4 years or more.....	17,882	16,661	15,846	15,308	14,190	12,792	17,882	17,212	17,163	17,703	17,035	16,030
4 years.....	16,972	15,565	14,879	14,870	13,554	11,797	16,972	16,080	15,814	16,747	16,291	14,782
5 years or more.....	18,984	17,983	17,515	16,550	14,991	14,091	18,984	18,377	18,874	18,463	18,018	17,658
25 TO 34 YEARS OLD												
Total.....	12,406	11,333	10,780	10,146	9,176	8,374	12,406	11,708	11,616	11,582	11,029	10,494
Elementary: Less than 8 years.....	7,935	8,821	8,317	8,146	5,639	5,019	7,935	7,046	7,023	7,018	6,778	6,389
8 years.....	9,243	8,357	8,014	7,500	8,876	8,315	9,243	8,633	8,636	8,582	8,264	7,814
High school: 1 to 3 years.....	10,002	9,447	8,940	8,404	7,653	7,052	10,002	9,759	9,834	9,594	9,198	8,837
4 years.....	11,577	10,650	10,107	9,633	8,858	8,192	11,577	11,002	10,891	10,997	10,647	10,266
College: 1 to 3 years.....	13,700	12,548	12,161	11,523	10,345	9,531	13,700	12,983	13,105	13,154	12,434	11,844
4 years or more.....	17,892	16,626	16,065	15,511	14,208	12,797	17,892	17,176	17,311	17,707	17,077	16,038
4 years.....	16,970	15,526	14,745	14,758	13,591	11,780	16,970	16,039	15,889	16,845	16,335	14,782
5 years or more.....	19,012	17,958	17,715	16,460	14,983	14,125	19,012	18,552	19,089	18,790	18,013	17,701
35 TO 44 YEARS OLD												
Total.....	8,913	8,321	8,334	8,888	5,290	4,875	8,913	8,530	8,823	8,696	8,358	8,109
Elementary: Less than 8 years.....	3,218	4,547	4,406	4,102	2,869	2,979	3,218	4,697	4,748	4,683	4,650	3,732
8 years.....	(B)	1,772	5,017	4,738	4,070	3,787	(B)	4,930	5,406	5,409	4,892	4,721
High school: 1 to 3 years.....	6,133	5,555	5,584	5,187	4,707	4,394	6,133	5,737	5,998	5,921	5,657	5,508
4 years.....	6,927	6,353	6,483	6,157	5,438	5,091	6,927	6,804	6,997	7,029	6,536	6,380
College: 1 to 3 years.....	7,134	6,821	6,241	6,077	5,803	5,144	7,134	6,840	6,833	6,937	6,975	6,448
4 years or more.....	8,979	7,950	7,970	7,194	6,522	6,368	8,979	8,213	8,588	8,212	7,839	7,980
4 years.....	7,686	7,735	7,526	7,330	6,517	6,148	7,686	7,951	8,218	8,368	7,833	7,830
5 years or more.....	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)

B Base less than 75,000. ^F Revised.
 Note: Mean income based on actual reported amounts.



Table 6. LIFETIME INCOME IN 1956 TO 1972 BASED ON ARITHMETIC MEANS FOR MEN IN SELECTED AGE GROUPS, BY YEARS OF SCHOOL COMPLETED

(in current dollars)

Years of school completed and selected age group	Computed from ungrouped data ¹						Computed from grouped data ¹							
	1972	1971	1970	1969	1968	1967 ²	1968	1967 ²	1966	1964	1963	1961	1958	1956
INCOME FROM AGE 18 TO DEATH														
Total.....	2470,765	2430,349	2409,015	2388,357	2357,552	2324,159	2266,343	2237,200	2220,698	2203,813	2171,148	2155,209	2115,784	2099,012
Elementary: less than 8 years.....	279,097	278,227	277,204	275,213	273,505	271,467	219,896	219,978	218,859	217,145	215,477	213,881	212,881	211,432
8 years.....	345,740	344,201	342,875	341,312	339,752	338,051	285,344	285,833	284,823	283,948	282,920	281,937	280,910	279,749
High school: 1 to 3 years.....	389,208	387,891	386,688	385,391	384,105	382,835	318,475	318,458	318,718	318,701	318,496	318,265	318,001	317,825
4 years.....	478,873	478,448	477,531	476,231	474,994	473,810	382,678	384,074	384,020	383,462	382,770	382,114	381,480	380,858
College: 1 to 3 years.....	512,335	509,147	505,766	502,559	499,524	496,790	436,000	437,271	438,009	438,249	438,384	438,510	438,636	438,762
4 years or more.....	757,820	756,325	754,831	753,337	751,843	750,349	602,884	603,860	604,836	605,812	606,788	607,764	608,740	609,716
5 years or more.....	710,509	708,180	705,851	703,522	701,193	698,864	587,390	588,366	589,342	590,318	591,294	592,270	593,246	594,222
6 years or more.....	825,759	823,430	821,101	818,772	816,443	814,114	643,515	644,491	645,467	646,443	647,419	648,395	649,371	650,347
INCOME FROM AGE 25 TO DEATH														
Total.....	447,828	446,287	444,746	443,205	441,664	440,123	347,859	347,750	347,641	347,532	347,423	347,314	347,205	347,096
Elementary: less than 8 years.....	250,307	249,766	249,225	248,684	248,143	247,602	198,888	198,879	198,870	198,861	198,852	198,843	198,834	198,825
8 years.....	323,437	322,896	322,355	321,814	321,273	320,732	261,971	261,962	261,953	261,944	261,935	261,926	261,917	261,908
High school: 1 to 3 years.....	371,093	370,552	370,011	369,470	368,929	368,388	311,627	311,618	311,609	311,600	311,591	311,582	311,573	311,564
4 years.....	459,686	459,145	458,604	458,063	457,522	456,981	361,220	361,211	361,202	361,193	361,184	361,175	361,166	361,157
College: 1 to 3 years.....	545,343	544,802	544,261	543,720	543,179	542,638	421,877	421,868	421,859	421,850	421,841	421,832	421,823	421,814
4 years or more.....	731,315	730,774	730,233	729,692	729,151	728,610	581,849	581,840	581,831	581,822	581,813	581,804	581,795	581,786
5 years or more.....	685,227	684,686	684,145	683,604	683,063	682,522	561,761	561,752	561,743	561,734	561,725	561,716	561,707	561,698
6 years or more.....	785,778	785,237	784,696	784,155	783,614	783,073	611,212	611,203	611,194	611,185	611,176	611,167	611,158	611,149
INCOME FROM AGE 18 TO 64														
Total.....	124,371	124,330	124,289	124,248	124,207	124,166	93,497	93,456	93,415	93,374	93,333	93,292	93,251	93,210
Elementary: less than 8 years.....	250,895	250,854	250,813	250,772	250,731	250,690	199,099	199,058	199,017	198,976	198,935	198,894	198,853	198,812
8 years.....	305,071	304,930	304,789	304,648	304,507	304,366	234,740	234,699	234,658	234,617	234,576	234,535	234,494	234,453
High school: 1 to 3 years.....	342,613	342,472	342,331	342,190	342,049	341,908	282,313	282,272	282,231	282,190	282,149	282,108	282,067	282,026
4 years.....	420,828	420,687	420,546	420,405	420,264	420,123	342,043	342,002	341,961	341,920	341,879	341,838	341,797	341,756
College: 1 to 3 years.....	480,324	480,183	480,042	479,901	479,760	479,619	383,489	383,448	383,407	383,366	383,325	383,284	383,243	383,202
4 years or more.....	655,474	655,333	655,192	655,051	654,910	654,769	521,471	521,430	521,389	521,348	521,307	521,266	521,225	521,184
5 years or more.....	711,581	711,440	711,299	711,158	711,017	710,876	581,915	581,874	581,833	581,792	581,751	581,710	581,669	581,628
INCOME FROM AGE 25 TO 64														
Total.....	409,880	409,839	409,798	409,757	409,716	409,675	278,700	278,659	278,618	278,577	278,536	278,495	278,454	278,413
Elementary: less than 8 years.....	220,737	220,696	220,655	220,614	220,573	220,532	174,240	174,199	174,158	174,117	174,076	174,035	173,994	173,953
8 years.....	284,185	284,144	284,103	284,062	284,021	283,980	208,303	208,262	208,221	208,180	208,139	208,098	208,057	208,016
High school: 1 to 3 years.....	323,716	323,675	323,634	323,593	323,552	323,511	258,737	258,696	258,655	258,614	258,573	258,532	258,491	258,450
4 years.....	393,151	393,110	393,069	393,028	392,987	392,946	282,732	282,691	282,650	282,609	282,568	282,527	282,486	282,445
College: 1 to 3 years.....	461,281	461,240	461,199	461,158	461,117	461,076	311,868	311,827	311,786	311,745	311,704	311,663	311,622	311,581
4 years or more.....	627,296	627,255	627,214	627,173	627,132	627,091	450,486	450,445	450,404	450,363	450,322	450,281	450,240	450,199
5 years or more.....	671,882	671,841	671,800	671,759	671,718	671,677	527,644	527,603	527,562	527,521	527,480	527,439	527,398	527,357

¹ Not available. ² Revised.
 Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.
³ Estimated based on a series of estimated mean values for specific income class intervals.

Table 7. LIFETIME INCOME IN 1967 TO 1972 BASED ON ARITHMETIC MEANS FOR MALE YEAR-ROUND FULL-TIME WORKERS IN SELECTED AGE GROUPS, BY YEARS OF SCHOOL COMPLETED

Years of school completed and selected age group	Current dollars						Constant (1972) dollars					
	1972	1971	1970	1969	1968	1967 ^a	1972	1971	1970	1969	1968	1967 ^a
INCOME FROM AGE 18 TO DEATH												
Total.....	\$581,982	\$574,285	\$488,998	\$472,131	\$429,991	\$392,956	\$561,962	\$551,947	\$537,711	\$536,962	\$516,816	\$492,428
Elementary: Less than 8 years.....	376,417	376,845	304,970	287,663	265,617	237,187	376,417	376,845	325,831	328,382	319,351	297,803
8 years.....	21,136	291,497	375,413	352,140	322,479	294,135	421,138	404,429	404,840	401,986	387,595	369,348
High school: 1 to 3 years.....	176,703	451,134	425,393	394,156	367,182	344,336	476,703	468,048	458,398	449,950	442,046	431,498
4 years.....	583,101	517,749	482,988	457,841	425,498	395,858	583,101	534,908	520,440	512,800	511,416	493,656
College: 1 to 3 years.....	839,040	389,484	567,555	553,943	497,443	456,015	659,040	603,981	611,662	632,355	597,888	571,447
4 years or more.....	872,805	821,086	743,469	743,432	690,174	618,897	872,805	848,329	901,152	848,687	829,493	776,387
4 years.....	824,444	771,151	692,367	687,183	642,824	580,101	824,444	786,644	746,085	784,453	796,663	736,944
5 years or more.....	975,799	842,043	811,368	800,196	727,066	669,698	975,799	914,342	874,318	813,466	670,175	639,218
INCOME FROM AGE 25 TO DEATH												
Total.....	\$42,108	\$47,877	\$61,955	\$37,876	\$19,532	\$63,875	\$42,108	\$14,316	\$47,796	\$49,850	\$79,005	\$55,988
Elementary: Less than 8 years.....	315,159	299,773	278,558	262,946	241,945	219,358	345,159	309,683	300,170	300,167	290,799	274,885
8 years.....	393,440	363,829	345,770	323,842	298,162	272,146	393,640	375,856	378,597	369,728	358,368	341,035
High school: 1 to 3 years.....	440,739	418,174	392,657	363,347	339,586	317,993	440,739	432,717	423,182	414,740	408,159	398,687
4 years.....	522,859	480,620	444,860	421,266	392,835	363,289	522,859	496,508	479,052	480,897	478,878	455,294
College: 1 to 3 years.....	618,809	551,616	531,516	519,200	463,263	425,888	618,809	570,056	572,154	592,694	556,831	533,684
4 years or more.....	822,833	777,581	698,633	703,587	653,574	583,003	822,833	803,286	752,837	603,182	765,486	730,580
4 years.....	767,854	728,298	649,375	645,554	625,175	543,862	767,854	752,477	699,549	736,134	752,254	681,631
5 years or more.....	709,472	614,368	757,434	766,452	687,698	629,967	709,472	661,050	614,200	674,945	626,560	789,432
INCOME FROM AGE 18 TO 64												
Total.....	\$91,412	\$48,337	\$27,807	\$40,924	\$64,653	\$32,510	\$91,412	\$63,158	\$60,999	\$58,827	\$38,285	\$14,479
Elementary: Less than 8 years.....	318,028	270,018	258,468	244,308	225,102	197,006	316,038	278,944	278,544	274,890	270,555	248,875
8 years.....	356,546	322,935	313,994	297,190	270,470	246,709	356,546	333,611	338,356	339,828	328,064	309,159
High school: 1 to 3 years.....	397,778	373,557	355,337	334,409	305,221	281,413	397,778	385,906	382,606	381,745	366,664	352,648
4 years.....	465,391	427,918	408,677	369,134	337,168	330,706	465,391	442,064	440,277	444,417	429,188	414,419
College: 1 to 3 years.....	552,865	504,697	484,655	450,974	414,878	380,774	552,865	521,361	522,258	526,226	488,291	477,160
4 years or more.....	722,554	685,628	638,533	614,099	571,922	512,177	722,554	687,329	687,458	701,026	687,442	641,788
4 years.....	678,116	632,384	589,438	589,539	554,859	474,344	678,116	642,959	635,170	673,013	666,698	594,436
5 years or more.....	821,118	722,529	704,395	641,052	592,668	560,165	821,118	746,414	756,046	731,795	719,375	701,886
INCOME FROM AGE 25 TO 64												
Total.....	\$50,170	\$40,612	\$39,875	\$66,439	\$32,307	\$62,617	\$50,170	\$24,186	\$19,908	\$18,309	\$39,407	\$29,219
Elementary: Less than 8 years.....	293,845	242,076	231,365	218,956	200,880	178,656	283,845	250,078	249,318	249,950	241,442	223,880
8 years.....	328,063	294,218	283,409	268,127	245,447	223,473	328,063	303,942	303,398	306,131	295,008	280,041
High school: 1 to 3 years.....	360,604	340,104	321,527	302,724	276,168	254,224	360,604	351,347	346,413	345,775	331,957	316,376
4 years.....	423,631	389,371	369,028	351,410	323,673	299,266	423,631	402,243	397,659	401,153	389,032	375,020
College: 1 to 3 years.....	512,122	465,719	447,345	424,668	379,293	349,633	512,122	481,115	472,053	483,009	455,881	436,126
4 years or more.....	670,278	619,639	591,885	572,358	533,734	474,123	670,278	640,123	637,607	653,377	641,307	594,126
4 years.....	634,282	577,350	544,668	546,499	516,445	436,681	634,282	596,436	584,927	623,857	620,727	547,219
5 years or more.....	712,916	669,321	648,821	604,975	554,626	518,982	712,916	681,447	699,161	690,611	666,616	650,352

Note: Computation of data based on actual reported amounts.
^aRevised.

Table 8. LIFETIME INCOME DIFFERENTIAL IN 1956 TO 1972 BETWEEN MALE ELEMENTARY SCHOOL, HIGH SCHOOL, AND COLLEGE GRADUATES IN SELECTED AGE GROUPS

(in current dollars)

Year	Lifetime Income			Percent Increase		Lifetime Income			Percent Increase	
	Elementary school graduates	High school graduates	College graduates	High school to elementary school	College to high school	Elementary school graduates	High school graduates	College graduates	High school to elementary school	College to high school
	INCOME FROM AGE 18 TO DEATH					INCOME FROM AGE 25 TO DEATH				
ALL MALES										
Ungrouped data ¹										
1972	3343,730	2478,872	1757,893	39	58	2523,437	1404,388	873,318	40	62
1971	314,201	418,438	706,268	39	62	286,191	413,808	683,789	40	65
1970	306,875	417,551	662,281	38	59	288,744	391,516	637,822	38	62
1969	298,312	398,221	648,583	33	62	276,079	378,832	626,112	36	61
1968	276,753	371,081	607,921	34	64	257,800	350,228	586,047	36	62
1967	250,051	311,050	510,915	38	59	233,106	320,999	521,554	38	62
Grouped data ²										
1968	283,314	382,678	602,884	34	58	265,188	361,082	579,633	36	61
1967	259,833	351,074	563,660	38	59	242,357	333,205	543,244	38	63
1966	246,525	310,520	541,811	38	60	228,325	320,189	520,247	40	63
1965	223,246	311,462	478,896	39	54	208,738	293,172	458,832	41	57
1963	116,220	301,770	459,444	40	52	103,192	288,782	441,920	40	55
1961	204,227	273,614	451,732	33	66	191,955	257,434	426,822	34	70
1958	178,010	219,480	401,819	68	68	166,248	228,658	388,050	58	70
1956	178,749	241,158	372,644	37	53	163,870	228,183	358,538	38	57
YEAR-ROUND FULL-TIME WORKERS³										
1972	471,134	563,101	872,805	34	55	393,610	523,859	622,833	33	57
1971	391,497	517,789	821,086	32	59	362,878	480,620	777,581	32	62
1970	375,413	482,968	713,469	29	54	345,770	444,560	688,633	29	57
1969	352,140	457,981	742,422	30	62	323,882	421,266	702,887	30	62
1968	322,479	425,498	690,136	32	62	298,162	392,935	653,524	32	66
1967	294,735	393,858	619,557	34	57	272,148	363,269	583,003	33	60
	INCOME FROM AGE 18 TO 64					INCOME FROM AGE 25 TO 64				
ALL MALES										
Ungrouped data ¹										
1972	3305,071	2420,828	2655,474	38	56	2284,185	1393,151	8627,296	38	60
1971	277,791	383,988	613,560	38	40	259,182	380,277	589,558	39	64
1970	273,141	388,099	586,841	35	58	252,495	344,306	560,206	36	63
1969	267,863	353,754	562,810	32	59	245,184	330,782	541,141	35	64
1968	246,373	328,233	521,727	33	61	226,708	306,786	504,760	35	63
1967	223,601	303,267	470,791	36	55	206,303	282,737	450,488	37	59
Grouped data ²										
1968	254,740	310,013	521,471	33	53	234,177	317,868	497,155	36	58
1967	232,764	315,751	493,535	36	56	214,923	294,487	472,238	37	60
1966	221,759	305,284	473,282	37	56	203,248	282,456	450,364	39	60
1964	197,242	270,613	411,702	37	32	181,702	252,447	392,006	39	55
1963	190,925	263,282	404,065	38	54	177,598	245,757	385,880	38	57
1961	182,525	241,195	379,462	32	57	169,967	224,626	360,931	33	61
1958	158,053	217,884	355,221	38	63	146,054	201,750	338,800	38	66
1956	149,174	215,775	325,276	36	51	146,059	199,463	310,597	37	66
YEAR-ROUND FULL-TIME WORKERS³										
1972	356,548	465,391	722,534	31	55	328,063	423,651	670,278	29	58
1971	322,935	427,618	665,528	33	58	294,216	389,321	619,639	32	59
1970	313,951	408,577	638,333	30	56	283,409	369,028	591,665	30	60
1969	287,180	388,131	614,099	31	58	268,127	351,410	572,358	31	62
1968	270,470	357,188	571,952	32	60	245,447	327,875	533,714	32	65
1967	246,709	330,706	512,123	34	55	223,473	299,266	474,123	34	58

¹ Revised.

² Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

³ Estimates based on a series of estimated mean values for specific income class intervals.

Table 9. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data)

Table with columns for Years of School Completed and Present Age, Expected Lifetime Income (in thousands of dollars) for discount rates of 1%, 2%, 3%, and 4% with annual productivity increases of 0%, 1%, 2%, and 3%, and a column for Years of School Completed (A Years). Rows range from 18 years of school completed to 64 years.

Table 9. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data)

Table with 16 columns (Age, Expected Lifetime Income in 1972, and four sets of Discount Rates and Productivity Increase percentages) and 64 rows (College years 1 to 3, 4 years or more, and ages 18 to 64). Values represent income in thousands of dollars.

Table 9. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED 1972 INCOME AT PRESENT AGE, EXPECTED LIFETIME INCOME (in thousands of dollars), and four sub-columns for DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF 0, 1, 2, or 3 PERCENT. Rows include COLLEGE—COCH. 4 YEARS and 4 YEARS OR MORE.

Table 10. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1971, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED MEAN ANNUAL INCOME AT PRESENT AGE (DOLLARS), EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS) for discount rates of 0%, 3%, 6%, and 9% with productivity increases of 0%, 2%, 3%, and 4%.

Table 11. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

Table with columns for Years of School Completed, Estimated Mean Income at Present Age (1000s.), and Expected Lifetime Income (in thousands of dollars) categorized by discount rate (0%, 3%, 5%, 7%) and annual productivity increase (0, 2, 3, 4 percent). Rows are grouped by years of school completed (Elementary School, 8 years, 18-64 years).

Table 11. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. in 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED MEAN INCOME AT PRESENT AGE, and four columns of DISCOUNT RATE OF 0 PERCENT, 3 PERCENT, 6 PERCENT, and 9 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF 0, 1, 2, and 3 PERCENT. Rows are categorized by years of school completed (High School 1 to 3 years, 4 years, 5 years) and age (16 to 64 years).

Table 11. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED MEAN INCOME BY PRESENT AGE (DOLLARS), and four groups of columns representing expected lifetime income at discount rates of 0%, 3%, 6%, and 7% with annual productivity increases of 0%, 1%, 2%, and 3%.

Table 12. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

Table with columns for Years of School Completed (Elementary, 8 Years), Estimated Mean Income by Present Age (100% to 145%), and Expected Lifetime Income (in thousands of dollars) at discount rates of 0%, 3%, 6%, and 9% with productivity increases of 0%, 1%, 2%, and 3%.

Table 12. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1969 BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

Table with columns for Years of School Completed (High School 1 to 5 years, 6 years, 7 years), Age (18 to 64 years), Expected Lifetime Income (in thousands of dollars) at 0% and 3% discount rates, and Discount Rate of 7 Percent with Annual Productivity Increase of 0%, 1%, 2%, and 3%.



Table 12. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, 1969 MEAN INCOME AND PRESENT AGE, EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS), and four sub-columns for discount rates of 0%, 3%, 5%, and 7 percent with annual productivity increases of 0%, 1%, 2%, and 3%. Rows are categorized by years of college (1 to 3, 4 years or more) and years of schooling (18 to 64).

Table 12. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLLARS)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 6 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 9 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	1 PERCENT	2 PERCENT	3 PERCENT	0 PERCENT	1 PERCENT	2 PERCENT	3 PERCENT	0 PERCENT	1 PERCENT	2 PERCENT	3 PERCENT	0 PERCENT	1 PERCENT	2 PERCENT	3 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS	2237	605	1042	1387	1844	393	484	597	722	195	294	367	463	137	198	239	295
19 YEARS	3229	804	1021	1348	1793	507	469	596	744	203	301	373	468	144	204	247	302
20 YEARS	4218	1002	1000	1308	1725	600	471	594	735	210	307	377	469	151	213	254	308
21 YEARS	5195	1200	979	1288	1658	712	473	591	746	217	313	381	470	158	218	260	313
22 YEARS	6099	1396	957	1229	1593	821	475	587	735	223	318	385	471	164	224	264	318
23 YEARS	6991	1591	934	1150	1529	921	475	582	724	229	322	387	470	170	229	271	322
24 YEARS	7850	1785	911	1151	1467	1021	475	577	712	235	326	389	469	176	235	274	326
25 YEARS	8678	1979	888	1118	1405	1121	475	570	699	241	329	389	467	182	241	279	329
26 YEARS	9481	2172	865	1085	1343	1221	475	563	687	247	332	389	464	188	247	284	332
27 YEARS	10258	2365	842	1052	1281	1321	475	556	675	253	335	388	461	194	253	289	335
28 YEARS	10944	2558	819	997	1221	1421	475	548	663	259	338	386	458	199	259	294	338
29 YEARS	11641	2751	796	959	1175	1521	475	540	651	265	341	384	455	205	265	299	341
30 YEARS	12324	2944	773	922	1121	1621	475	532	639	271	344	381	452	211	271	304	344
31 YEARS	12999	3137	750	884	1068	1721	475	524	627	277	347	379	449	217	277	309	347
32 YEARS	13558	3330	727	848	1016	1821	475	516	615	283	350	376	446	223	283	314	350
33 YEARS	14126	3523	704	812	964	1921	475	508	603	289	353	373	443	229	289	319	353
34 YEARS	14694	3716	681	776	912	2021	475	500	591	295	356	370	440	235	295	324	356
35 YEARS	15262	3909	658	740	860	2121	475	492	579	301	359	367	437	241	301	329	359
36 YEARS	15830	4102	635	704	808	2221	475	484	567	307	362	364	434	247	307	334	362
37 YEARS	16398	4295	612	668	756	2321	475	476	555	313	365	361	431	253	313	339	365
38 YEARS	16966	4488	589	632	704	2421	475	468	543	319	368	358	428	259	319	344	368
39 YEARS	17534	4681	566	596	652	2521	475	460	531	325	371	355	425	265	325	349	371
40 YEARS	18102	4874	543	560	600	2621	475	452	519	331	374	352	422	271	331	354	374
41 YEARS	18670	5067	520	524	548	2721	475	444	507	337	377	349	419	277	337	359	377
42 YEARS	19238	5260	497	488	496	2821	475	436	495	343	380	346	416	283	343	364	380
43 YEARS	19806	5453	474	452	444	2921	475	428	483	349	383	343	413	289	349	369	383
44 YEARS	20374	5646	451	416	392	3021	475	420	471	355	386	340	410	295	355	374	386
45 YEARS	20942	5839	428	380	340	3121	475	412	459	361	389	337	407	301	361	379	389
46 YEARS	21510	6032	405	344	288	3221	475	404	447	367	392	334	404	307	367	384	392
47 YEARS	22078	6225	382	308	236	3321	475	396	435	373	395	331	401	313	373	389	395
48 YEARS	22646	6418	359	272	184	3421	475	388	423	379	398	328	398	319	379	394	398
49 YEARS	23214	6611	336	236	132	3521	475	380	411	385	401	325	395	325	385	399	401
50 YEARS	23782	6804	313	200	80	3621	475	372	399	391	404	322	392	331	391	404	404
51 YEARS	24350	7000	290	164	28	3721	475	364	387	397	407	319	389	337	397	409	407
52 YEARS	24918	7197	267	128	-24	3821	475	356	375	403	410	316	386	343	403	414	410
53 YEARS	25486	7394	244	92	-72	3921	475	348	363	409	413	313	383	349	409	419	413
54 YEARS	26054	7591	221	56	-120	4021	475	340	351	415	416	310	380	355	415	424	416
55 YEARS	26622	7788	198	20	-168	4121	475	332	339	421	419	307	377	361	421	429	419
56 YEARS	27190	7985	175	-16	-216	4221	475	324	327	427	422	304	374	367	427	434	422
57 YEARS	27758	8182	152	-32	-264	4321	475	316	315	433	425	301	371	373	433	439	425
58 YEARS	28326	8379	129	-48	-312	4421	475	308	303	439	428	298	368	379	439	444	428
59 YEARS	28894	8576	106	-64	-360	4521	475	300	291	445	431	295	365	385	445	449	431
60 YEARS	29462	8773	83	-80	-408	4621	475	292	279	451	434	292	362	391	451	454	434
61 YEARS	30030	8970	60	-96	-456	4721	475	284	267	457	437	289	359	397	457	459	437
62 YEARS	30598	9167	37	-112	-504	4821	475	276	255	463	440	286	356	403	463	464	440
63 YEARS	31166	9364	14	-128	-552	4921	475	268	243	469	443	283	353	409	469	469	443
64 YEARS	31734	9561	-9	-144	-600	5021	475	260	231	475	446	280	350	415	475	474	446

Table 14. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1968. BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

Table with columns for years of school completed, mean income, and expected lifetime income under various discount and productivity increase scenarios (0-7 percent).

Table 18. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, EDUCATIONAL MEAN INCOME BY PRESENT AGE (DOLS.), EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS) (Discount Rate of 0%, 3%, 6%, 9 Percent with Annual Productivity Increase of 0%, 2%, 3%, 4 Percent), and a final column for 9 Percent Discount Rate with Annual Productivity Increase of 0%, 2%, 3%, 4 Percent.



Table 15. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1973 dollars)

Table with columns for Years of School Completed and Present Age, Estimated Mean Income at Present Age, and four sets of columns for Discount Rates (0% and 3%) with Productivity Increase (0%, 1%, 2%, 3%). Rows represent years from 4 to 64.

Table 16. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data in 1972 dollars)

Table with columns for Years of School Completed and Present Age, Mean Income at Present Age, Expected Lifetime Income (in thousands of dollars) for 0%, 3%, and 6% discount rates with 0%, 1%, 2%, and 3% annual productivity increases, and 7% discount rate with 0%, 1%, 2%, and 3% annual productivity increases.

Table 16. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED MEAN INCOME AT PRESENT AGE (DOLLARS), and four groups of columns for DISCOUNT RATE OF 0 PERCENT, 3 PERCENT, 6 PERCENT, and 9 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF 0%, 1%, 2%, and 3%.

Table 18. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1964, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

Table with columns for Years of School Completed, Age, and Expected Lifetime Income (in thousands of dollars) for discount rates of 0%, 3%, 4%, and 7% with productivity increases of 0%, 2%, 3%, and 4%.

Table 10. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1963. BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE--Con.

(Based on grouped data in 1972 dollars)

Table with columns for Years of School Completed and Present Age, Expected Lifetime Income in thousands of dollars (1972), and Discount Rates of 6%, 3%, and 2 percent with annual productivity increases of 2, 3, and 4 percent. Rows are categorized by college years completed (1 to 3 years and 4 years or more).

Table 20. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1961, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on grouped data. In 1972 dollars)

Table with columns for Years of School Completed and Present Age, Expected Lifetime Income (in thousands of dollars) for discount rates of 0, 1, 2, and 3 percent with annual productivity increases of 0, 1, 2, and 3 percent. Rows are categorized by years of school completed (Elementary school, 18-64 years, 4 years) and then by age groups (18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64 years).

Table 20. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1961. BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED MEAN ANNUAL INCOME BY PRESENT AGE (\$1000.), EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS) (Discount Rate of 0 Percent, 3 Percent, 6 Percent, 9 Percent with Annual Productivity Increase of 3%), and Discount Rate of 7 Percent with Annual Productivity Increase of 3%. Rows include HIGH SCHOOL (1 to 3 years) and 4 YEARS (18 to 64 years).

Table 21. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1958, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on grouped data in 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, F871-MAYED MEAN INCOME IN PRESENT AGE (1000.), EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS) with sub-columns for Discount Rate of 0%, 3%, 6%, and 7 Percent with Annual Productivity Increase of 0%, 1%, 2%, and 3 Percent.

Table 21. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1958, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE-Con.

(Based on grouped data. In 1972 dollars)

Table with columns for 'YEARS OF SCHOOL COMPLETED AND PRESENT AGE', 'ESTIMATED YEARLY INCOME IN 1958', 'EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)', and four sub-columns for discount rates of 0, 3, 5, and 7 percent with annual productivity increases of 0, 1, 2, and 3 percent. Rows are categorized by years of schooling (College 1-3, 4, 5 years on more) and ages (16-64).

Table 21. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1958, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

Table with columns for Years of School Completed and Present Age, Expected Lifetime Income (in thousands of dollars), and Discount Rate of 3 Percent with Annual Productivity Increase of 0%, 1%, 2%, 3%, and 4%. Rows include categories like College-Cons. 4 Years, 4 Years or More, 18 Years, etc.

Table 23. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data)

Table with columns for Years of School Completed and Age, Estimated Mean Income at Present, and Expected Lifetime Income (in thousands of dollars) for discount rates of 0%, 3%, 5%, and 7% with productivity increases of 0%, 2%, 3%, and 4%. Rows are categorized by years of school completed (High School and 4 Years) and specific ages (18 to 64).

Table 23. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE--Continued

(Based on ungrouped data)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED MEAN INCOME IN 1972, and four columns of EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS) for discount rates of 6%, 5%, 3%, and 2 percent with annual productivity increases of 1%, 2%, 3%, and 4 percent. Rows include COLLEGE--COM. and 4 YEARS OR MORE.



Table 24. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1971, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data in 1972 dollars)

Table with columns for Years of School Completed, Estimated Mean Income at Present Age, and four sets of Discount Rates (1%, 3%, 5%, 7%) with Annual Productivity Increase of 0%, 1%, 2%, 3%, 4%. Rows represent age groups from 18 to 64 years, categorized by years of school completed (4, 12, 16, 18, 20, 24, 28, 32, 36, 40, 44, 48, 52, 56, 60, 64).



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Table 25. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data in 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED MEAN INCOME AT PRESENT AGE (1970), EXPECTED LIFETIME INCOME (\$ IN THOUSANDS OF DOLLARS) (Discount rates of 0%, 1%, 2%, 3%, 4%, 5%, 6%, 7% with annual productivity increase of 0%, 1%, 2%, 3%, 4%), and DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF 0%, 1%, 2%, 3%, 4%.

Table 25. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data in 1972 dollars)

Table with columns for Years of School Completed, Estimated Income, Discount Rate (0%, 3%, 5%, 7%), and Annual Productivity Increase (0%, 1%, 2%, 3%, 4%). Rows are categorized by college completion (1 to 3 years) and 4 years or more (MCRC), with sub-rows for ages from 18 to 64.

Table 25. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE--Continued

(Based on ungrouped data. In 1972 dollars)

Table with columns for YEARS OF SCHOOL COMPLETED, YEARS OF WORKING EXPERIENCE, and four groups of DISCOUNT RATE AND ANNUAL PRODUCTIVITY INCREASE (1%, 3%, 5%, 7% rates). Rows are categorized by years of schooling (4, 5, 6 years) and then by age (18 to 64 years).

Table 26. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data, in 1972 dollars)

Table with columns for 'YEARS OF SCHOOL COMPLETED AND PRESENT AGE', 'ESTIMATED MEAN INCOME AT PRESENT (1000\$.)', 'EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)' (subdivided into 0%, 3%, 5%, and 7% discount rates), and 'ANNUAL PRODUCTIVITY INCREASE OF--' (subdivided into 1, 2, 3, and 4 percent for each discount rate). Rows are categorized by education level (HIGH SCHOOL, 4 YEARS) and age groups (18 to 64 years).

Table 26. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

Based on ungrouped data. In 1972 dollars

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED ANNUAL INCOME AT PRESENT AGE (DOLLS.), EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS) under four discount rates (0%, 3%, 5%, 7%), and columns for annual productivity increase (0%, 2%, 3%, 4% percent).

Table 26. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED INCOME AT PRESENT AGE, EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS) with sub-columns for discount rates of 6%, 3%, 2%, and 1% with productivity increases of 0%, 2%, 3%, and 4%.



Table 28. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

Table with columns: YEARS OF SCHOOL COMPLETED AND PRESENT AGE, ESTIMATED MEAN ANNUAL INCOME AT PRESENT AGE (DOLS.), EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS) for 0, 2, 3, and 4 percent annual productivity increases at discount rates of 0, 2, 3, and 5 percent, and 0, 2, 3, and 4 percent discount rates at 7 percent annual productivity increases.

Table 29. MALES 18 TO 64 YEARS OLD: DEDUCTION FROM EXPECTED LIFETIME INCOME TO BE MADE FOR AN ANNUAL ALLOWANCE OF \$1,000, \$2,000, \$3,000, AND \$4,000 FOR PERSONAL MAINTENANCE, BY PRESENT AGE—Continued

(In thousands of dollars)

Table with 4 main columns for discount rates (0%, 3%, 5%, 7%) and 4 sub-columns for annual allowance (\$1,000, \$2,000, \$3,000, \$4,000). Rows represent present ages from 18 to 64 years.

CURRENT POPULATION REPORTS-CONSUMER INCOME

(List excludes advance reports)

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